



Liberty is here for you.
**Today. Tomorrow.
Together.**

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This policy provides substantial support to employees and their families after a workplace injury, while also offering protection for employers

Casualty | Singapore

Workplace Protect

Providing better security for injured workers

When injuries happen at the workplace, getting immediate access to medical care and subsequent rehabilitation is key. Our Workplace Protect policy, which includes a high level work injury medical cover is designed to help employers meet these obligations, thereby providing better security for injured workers.

What's covered?

This cover ensures that employees and their families are provided with significant levels of support in the event of an injury at work. Employers are taken care of too. We'll help you reduce common law claims, minimise costs and keep time spent on claims to a minimum.

Everyone benefits from Workplace Protect

Employees and their families are secure with significant levels of support in the event of an injury at work.

Employers are taken care of too. We'll help you reduce common law claims, minimise costs and keep time spent on claims to a minimum.

Our safety partner

Alongside the benefits and enhancements offered by Workplace Protect, our exclusive partnership with safety consulting company Fusion Safety Management (Fusion) enables us to offer a variety of services, including **onsite dialogue** and **safety assistance visits**, to all our customers depending on their needs. Fusion has developed proven techniques and innovative solutions that meet workplace health and safety needs across various industries and sectors.

We will bear the cost of Fusion.

Our onsite solutions

Our **onsite dialogue**, or more comprehensive **safety assistance visits** look at how risks are managed and offer advice on how to close gaps that could place anyone in harm's way. Some examples include:

- A review of your safety vision/mission development
- Development and delivery of safety leadership training
- Safety culture measurement and improvement

You'll benefit from:

- Promotion of worker safety
- Reduction of risk exposure to your current workforce
- Positive impacts on productivity
- Creation of a positive workforce culture






Our claims service





- Our dedicated claims team can handle your claims – no matter how complex
- We tailor-make return-to-work rehabilitation programs for injured employees
- We customise claims protocol for each client's individual needs
- We provide support by paying claims to both employer and employee fairly and promptly






Protection beyond your statutory benefits






We offer you peace of mind with benefits that far outweigh statutory requirements

	 Medical expenses 5 times the value	 Hospital leave Double the days	 Outpatient leave 4 times as much leave
■ Liberty benefit ■ Statutory benefit	\$250,000 \$45,000	120 days (full pay) 60 days	60 days (full pay) 14 days

Our benefits exceed those offered by other insurers in the market

COMMON LAW LIMIT OF LIABILITY		COMMON LAW SUB-LIMIT OF WORKS ON BOARD VESSELS/RIGS/PLATFORMS	
Market standard	Liberty benefit	Market standard	Liberty benefit
 \$10 Million to \$15 Million	 \$20 Million	 \$1 Million to \$5 Million	 \$20 Million

TRAVELLING TO/FROM WORK				
All transport excluding two-wheelers		Two wheelers		
Market standard	Liberty benefit	Market standard	Liberty benefit	
 \$25,000 per employee	 \$250,000 aggregate	 Not provided	 \$25,000 per employee	 \$250,000 aggregate

BUSINESS PRODUCTIVITY PROTECTION		TRADITIONAL CHINESE MEDICINE				
Market standard	Liberty benefit	Market standard	Liberty benefit			
(Benefit for employers when a serious injury occurs i.e. continuous medical leave exceeding 30 days)		(Extends beyond what is currently covered under the Work Injury Compensation Act)				
Not provided	 \$5,000 per employee	 \$10,000 per occurrence	 \$50,000 aggregate	Provided within the Work Injury Compensation Act	 \$1,000 per occurrence	 \$5,000 aggregate

* Information above is in Singapore dollars and subject to Policy Terms and Conditions



Contact us

Our creed has always been to help people live safer, more secure lives – our experienced and dedicated team truly understands the importance of workplace safety and health.

Talk to our Workplace Protect team:



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We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Singapore – helping protect what they earn, build and own.