

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

For more information, please visit: **libertyinternational.com/sg**

Find a Casualty team member in Singapore

Office locations

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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

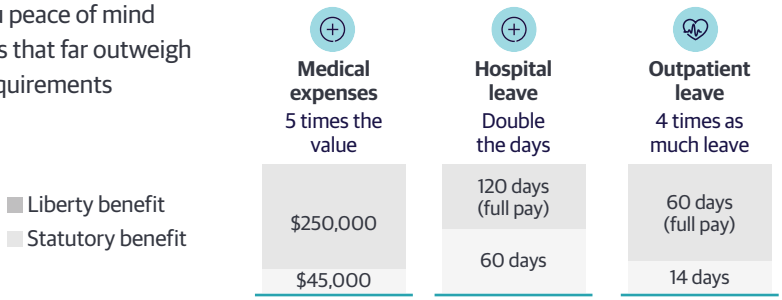


Our claims service

- 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



Our benefits exceed those offered by other insurers in the market

COMMON LAW LIMIT OF LIABILITY	
Market standard	**Liberty benefit**
$10 Million to $15 Million	$20 Million

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

TRAVELLING TO/FROM WORK			
Market standard		**Liberty benefit**	
All transport excluding two-wheelers			
$25,000 per employee	$250,000 aggregate	$50,000 per employee	$500,000 aggregate

TRAVELLING TO/FROM WORK			
Market standard		**Liberty benefit**	
Two wheelers			
Not provided		$25,000 per employee	$250,000 aggregate

BUSINESS PRODUCTIVITY PROTECTION			
Market standard	**Liberty benefit**		
(Benefit for employers when a serious injury occurs i.e. continuous medical leave exceeding 30 days)			
Not provided	$5,000 per employee	$10,000 per occurrence	$50,000 aggregate

TRADITIONAL CHINESE MEDICINE		
Market standard	**Liberty benefit**	
	(Extends beyond what is currently covered under the Work Injury Compensation Act)	
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 Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength 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.

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