



# PACare Plus Enhanced

Everyday protection for the whole family



## Ready to take on anything

With your family covered all year round, you'll never miss a moment with them. The little ones will enjoy free coverage when parents are protected under PACare Plus Enhanced. This way, the whole family can focus on the simple joys in life, worry-free.

### Benefits at a glance



Free Dependent  
Child Cover



Medical  
Reimbursement



Double Indemnity for  
Death and Total  
Permanent Disability



Enjoy a No Claim Bonus  
of up to 25%



Coverage for  
Infectious Disease



Temporary Care  
Giver Grant

# Summary of Benefits

| Description of Benefits for Adults   | Maximum Limit (S\$) Per Insured Adult |              |              |              |            |
|--|---------------------------------------|--------------|--------------|--------------|------------|
|  | Exclusive                             | Elite        | Executive    | Economy      | Essential  |
| <b>1. Accidental Death</b><br>a. Principal Sum Insured<br>b. Pays in the event of death due to Accidental bodily injury  | S\$500,000                            | S\$300,000   | S\$200,000   | S\$100,000   | S\$50,000  |
| <b>2. Permanent Disablement</b><br>Pay based on Scaled of Benefit table in the event of Permanent Disablement  | S\$500,000                            | S\$300,000   | S\$200,000   | S\$100,000   | S\$50,000  |
| <b>3. Double Indemnity</b><br>On Section 1 or Section 2 when Insured is travelling in a Public Conveyance, or when due to landslide, flood, fire or explosion          | S\$1,000,000                          | S\$600,000   | S\$400,000   | S\$200,000   | S\$100,000 |
| <b>4. Temporary Total Disablement</b><br>Per week, maximum of 104 weeks (per Accident)   | S\$500                                | S\$300       | S\$200       | S\$100       | S\$50      |
| <b>5. Temporary Partial Disablement</b><br>Per week, maximum of 104 weeks (per Accident)   | S\$250                                | S\$150       | S\$100       | S\$50        | S\$25      |
| <b>6. Daily Hospital Cash</b><br>Per day with a maximum period of 365 days (per Accident). Extended to cover hospitalisation due to Covid-19                           | S\$400                                | S\$300       | S\$200       | S\$100       | S\$50      |
| <b>7. ICU Daily Hospital Cash</b><br>Per day with a maximum period of 90 days (per Accident). Extended to cover hospitalisation due to Covid-19                        | S\$700                                | S\$600       | S\$400       | S\$200       | S\$100     |
| <b>8. Compassionate Cash Relief</b><br>Pays a lump sum in the event of Accidental death  | S\$4,000                              | S\$3,000     | S\$2,000     | S\$1,000     | S\$1,000   |
| <b>9. Medical Expenses</b><br>Reimburses for inpatient and outpatient treatment incurred due to Accident and Infectious Disease (per Accident)                         | S\$10,000                             | S\$7,500     | S\$5,000     | S\$3,000     | S\$1,000   |
| <b>10. Medical Expenses Limit Doubles</b><br>When Insured Person is traveling in a Public Conveyance or when due to landslide, flood, fire or explosion (per Accident) | S\$20,000                             | S\$15,000    | S\$10,000    | S\$6,000     | S\$2,000   |
| <b>11. Traditional Chinese Medical and Chiropractor Treatment</b><br>(per Accident)  | S\$1,000                              | S\$750       | S\$500       | S\$400       | S\$100     |
| <b>12. Physiotherapy</b><br>Reimburses for physiotherapy treatment of Insured Person's Accidental Injury as referred by a Medical Practitioner (per Accident)          | \$1,250                               | \$1,000      | \$750        | \$500        | \$350      |
| <b>13. Mobility Aid and Ambulance Service</b><br>(per Accident)  | S\$5,000                              | S\$5,000     | S\$3,000     | S1,000       | S\$500     |
| <b>14. Emergency Evacuation and Repatriation</b><br>Via use of Liberty Helpline  | S\$1,000,000                          | S\$1,000,000 | S\$1,000,000 | S\$1,000,000 | S\$500,000 |
| <b>15. Repatriation of Mortal Remains</b><br>Via use of Liberty Helpline   | S\$100,000                            | S\$100,000   | S\$100,000   | S\$100,000   | S\$50,000  |
| <b>16. 24-Hour Medical Assistance</b><br>Via use of Liberty Helpline   | Covered                               | Covered      | Covered      | Covered      | Covered    |
| <b>17. Transport Allowance</b><br>Reimburses taxi fare incurred within 60 days upon discharge from Hospital (per Accident)   | S\$150                                | S\$125       | S\$100       | S\$75        | S\$50      |

| Description of Benefits for Adults  | Maximum Limit (S\$) Per Insured Adult |            |            |            |           |
|---|---------------------------------------|------------|------------|------------|-----------|
|   | Exclusive                             | Elite      | Executive  | Economy    | Essential |
| <b>18. Personal Liability</b><br>Insures against third party claims for bodily injury or property damage caused by Insured Person's negligence  | S\$500,000                            | S\$300,000 | S\$200,000 | S\$100,000 | S\$50,000 |
| <b>19. Trauma Counselling Expenses</b><br>Pays the cost of counselling if the Insured Person suffers 50% or more Permanent Disablement (per Policy Year)  | S\$3,500                              | S\$2,500   | S\$2,000   | S\$1,500   | S\$1,000  |
| <b>20. Comatose State Benefit</b><br>Pays a lump sum if Insured Person suffers a coma as a result of an Accident (per Policy Year)  | S\$25,000                             | S\$15,000  | S\$10,000  | S\$5,000   | S\$2,500  |
| <b>21. Family Support Fund</b><br>Pays a lump-sum to Insured Person's legal representative upon Accidental Death or Permanent Disability (50% or more) of the Insured Person  | S\$60,000                             | S\$50,000  | S\$40,000  | S\$30,000  | S\$20,000 |
| <b>22. Home Retrofitting</b><br>Pays the reasonable cost of modifying Insured Person's residential home if the Insured suffers a 50% or more Permanent Disability due to an Accidental Injury (per lifetime)                  | \$25,000                              | \$20,000   | \$15,000   | \$10,000   | \$5,000   |
| <b>23. Temporary Care Giver Grant</b><br>Pays the agency fee for hiring a temporary caregiver or domestic helper if the Insured Person suffers 50% or more Permanent Disability due to an Accidental Injury (per Policy Year) | \$2,500                               | \$2,000    | \$1,500    | \$1,000    | \$500     |

**Note :** The Plan selected for Spouse or Child must be equal or lower than that of Main Insured (self)

## Scope of Coverage According to Your Age

|               |  |
|---------------|--|
| 18 - 65 years | Full coverage  |
| 66 - 70 years | Full coverage for renewals only                      |
| 71 – 80 years | 50% of full coverage, renewals only                  |
| Child         | 50% of full coverage with additional premium payable |

## Additional Extensions

- Full Terrorism Cover
- Accidental Miscarriage
- Bites from Insects or Animals
- Food Poisoning
- Motor Cycling
- National Service Full-Time (when off-duty) and Reservist Training
- Unscheduled Flight
- Murder and Assault
- Hijack or Kidnap
- Flood and Other Convulsions of Nature
- Extra indemnity for Accidents During School Activities (not applicable to Free Child Cover)
- Free Child Cover for unlimited number of Children. Applicable only to the following benefits:  
Section 1: Accidental Death, Section 2: Permanent Disablement, Section 6: Daily Hospital Cash and Section 9: Medical Expenses

|   |  |
|---|--|
| Insured and spouse take up together in single same policy at inception or renewal   | Only one parent takes up the policy at inception or renewal.   |
| Child is covered for 30% of parents' sum insured based on the lower of the parent's selected plan. Where Exclusive or Elite plans are selected, benefits per will be computed based on 30% of Executive Plan. | Child is covered for 10% of parents' sum insured based on the parents' selected plan. Where Exclusive or Elite plans are selected, benefits per child will be computed based on 10% of Executive plan. |

# Classification of Occupations

|         |  |
|---------|--|
| Class 1 | You are engaged in indoor and non-manual work in non-hazardous places.   |
| Class 2 | You are engaged in work of an outdoor or supervisory nature or involve occasional manual work, whose duties do not include use of tools and machinery and are not exposed to any special hazard, e.g. property agent, outdoor sales/marketing. |
| Class 3 | You are engaged in manual work not of particularly hazardous nature, with or without the use of tools or machinery.<br>E.g. baker, butcher, driver, chauffeur, veterinarian  |

## Notes

### Persons Eligible to Apply

Singapore Citizens or Permanent Residents who are permanently residing in Singapore

### Age Eligibility

- Adults from 18 to 65 years of age. Policy renewable up to age 80 subject to yearly review
- Child/Children from 6 months to 18 years of age, or up to age 25 if he/she is enrolled in an educational institution on full-time higher education
- Free Child Cover from 1 day to 18 years of age, or up to 25 if he/she is enrolled in an educational institution on full-time higher education

### Referred Occupations

Persons working in security organisations, construction and entertainment industries

### Declined Occupations

Air and ship crew, professional divers, professional sports persons; occupations involving diving, working on oil rigs, onboard vessels or offshore, fire fighting, police or military personnel or occupations of a hazardous nature, i.e. involving height, depth or heat

### Major Exclusions

- AIDS and diseases associated with HIV
- Pre-existing conditions
- Pregnancy, childbirth or its complications
- Suicide or self-inflicted injury
- War and nuclear-related events
- Participating in any professional sports, rock climbing (except on man-made walls) or mountaineering which involves the use of guides or ropes, any underwater activities involving underwater breathing apparatus, any kind of speed contest or racing (other than on foot), motor rallies, hunting, potholing, caving, parachuting, sky diving, hang gliding, paragliding, cliff diving, bungee jumping, base jumping, competitive snow or ice sports
- The following activities or sports, except undertaken on a leisure purpose under the supervision of a licensed guide or instructor, will not be covered: hot-air ballooning, ice or winter sports, hiking or trekking undertaken outside Singapore
- Any kind of speed contest or racing (other than on foot) and motor rallies

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

More information about PACare Plus Enhanced is available on our website

[www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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