



proMediCare

Quality health insurance does not have to be expensive



Finding the right coverage at the right price

Ease your worry from the increasing cost of healthcare, as Liberty provides the right insurance. Medical insurance is a very important financial safeguard that can prevent the risk of being monetarily wiped out when you or your loved ones are met with a serious illness or accident. proMediCare is your basic hospital and surgical insurance plan tailored to fit your budget. Choose from four of our affordable premiums to help defray the cost of hospitalisation.

Benefits at a glance



Hospital
Miscellaneous



Surgical Fee



Diagnostic Services



Emergency Outpatient
Accidental Treatment



Mobility Aids
Insights

Summary of Benefits

Description of Benefits (Maximum Each Injury/Illness)	Plan A	Plan B	Plan C	Plan D
Hospital Room & Board (Daily max. up to 91 days)	S\$200	S\$300	S\$400	S\$500
Intensive Care Unit (Daily max. up to 20 days)	S\$400	S\$600	S\$800	S\$1,000
Hospital Miscellaneous Services	S\$4,000	S\$4,250	S\$4,500	S\$5,000
Surgical Fees (Subject to Surgical Schedule)	S\$6,000	S\$6,500	S\$7,000	S\$7,500
Anaesthetist Fees	25% of Surgical fees reimbursable			
Diagnostic Services	S\$450	S\$550	S\$600	S\$700
In-Hospital Physician Visit (Daily max. up to 91 days)	S\$80	S\$100	S\$120	S\$150
Post-Hospitalisation Treatment	S\$600	S\$600	S\$600	S\$600
Mobility Aids	S\$200	S\$250	S\$300	S\$350
Emergency Outpatient Accidental Treatment	S\$1,600	S\$2,200	S\$2,500	S\$2,800
Ambulance Fees	S\$160	S\$160	S\$160	S\$160

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.
More information about proMediCare is available on our website www.libertyinsurance.com.sg

Annual Premium Table for Standard Lives only (SGD)

Age Band	Plan A	Plan B	Plan C	Plan D
Below 18	S\$214	S\$261	S\$289	S\$346
18-30	S\$292	S\$359	S\$400	S\$475
31-40	S\$385	S\$472	S\$526	S\$624
41-50	S\$487	S\$593	S\$659	S\$888
51-60	S\$590	S\$725	S\$808	S\$956
61-65	S\$989	S\$1,207	S\$1,342	S\$1,595
66-69	S\$1,121	S\$1,375	S\$1,533	S\$1,821

Important Notes:

- Premiums above include prevailing GST and it is non-guaranteed, subject to review from time to time
- Premium payment at commencement and renewal are based on age next birthday

Notes

Persons Eligible to Apply

- Insured and Legal Spouse below 65 years old and children (unmarried and unemployed) between 15 days old and below 18 years old.
- Proposal for children must include at least one parent and the choice of plan for child must be equal to that of the parent(s).
Remarks: Employment Pass Holders, Student Pass Holders, Dependant Pass Holders and Work Permit Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore.

Major Exclusions

The plan is designed to keep the premiums at reasonable and practical levels. Hence, there are some costs which cannot realistically be covered such as:

- pre-existing illnesses or injuries.
- illnesses which commence within a period of 30 days, except for accidental injuries.
- charges which are not for actual, necessary and reasonable expenses incurred in the treatment of the illness or injury.
- routine medical examination, routine eye and ear examinations, cosmetic or plastic surgery and the provision of appliances and any prosthetic devices.
- treatments relating to birth defects, congenital abnormalities and hereditary conditions.

A product summary is available and may be obtained from Liberty Insurance Pte Ltd. You should read the product summary before deciding whether to purchase the policy.

Key Product Provisions

The following are some key provisions found in the actual policy wordings of this plan. This is a product summary and you are advised to refer to the actual terms and conditions in the policy wordings before deciding to purchase the Policy.

• Cancellation Clause	This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days notice in writing. Whenever such cancellation occurs, the Company shall return the unearned portion of premiums based on the short rated table (refer to actual policy wordings). No premium will be refunded if claims have already been made by the Insured. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.
• Geographical Cover	Worldwide, 24 hours
• Terms of Renewal	Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium up to the age limit of 69 years old.
• Non-Guaranteed Premium	Premiums payable for this coverage are not guarantee and may be revised at policy renewal at the full discretion of the Company. The premium payable at commencement and renewal of cover is based on age next birthday.

Key Product Provisions

• Change of Occupation/ Country of Residence	In the event of a change in occupation of the Insured, the Insured shall notify the Company in writing of the new occupation/country of residence. The Company shall increase or reduce the premium rates according to the risk classification for the new occupation/country of residence.
• Reasonable & Customary Charges	Benefits payable are limited to Reasonable and Customary charges for the treatments provided and to the limits of the Plan chosen.
• Policy Period	Insurance will only commence when the proposal is accepted, the premium paid and accepted by Liberty Insurance Pte Ltd.
• Free Look Period	In the event that the Insured is not satisfied with the policy for any reason, it may be returned to the Company for cancellation within 14 days from date of receipt and any premium paid or billed will be refunded in full.
• Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions.	
• This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.	
• To submit a claim, please complete the Medical claim form and submit together with all original documents, supporting invoices and receipts within 30 days after occurrence of any hospitalisation or surgery.	

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) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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