



**Liberty**  
Specialty Markets

**CASUALTY // WORKPLACE PROTECT //**  
BROCHURE // SINGAPORE

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## Workplace Protect

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.



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# 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

■ Liberty benefit  
■ Statutory benefit



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			
Market standard		Liberty benefit	
All transport excluding two-wheelers		Two wheelers	
 \$25,000 per employee	 \$250,000 aggregate	 \$50,000 per employee	 \$500,000 aggregate
 Not provided		 \$25,000 per employee \$250,000 aggregate	

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



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## 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 Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients.

We bring value and solutions to more than 26,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

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.

## 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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## [libertyspecialtymarkets.com.sg](http://libertyspecialtymarkets.com.sg)

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