



**Liberty**  
Specialty Markets

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

---

## Workplace Protect

When employees are injured at work, it's important that they get access to the best proactive rehabilitation and medical care. Our Workplace Protect policy helps companies meet their legal obligations and with a high level of work injury medical cover, provide better security for injured workers.

### What's covered?

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 lost 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 lost 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 free 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.

## **Our onsite solutions**

Our short Onsite Dialogue, or more comprehensive Safety Assistance Visits look at how risk is managed onsite and offer advice on how to close gaps that could place anyone in harm's way. They can 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

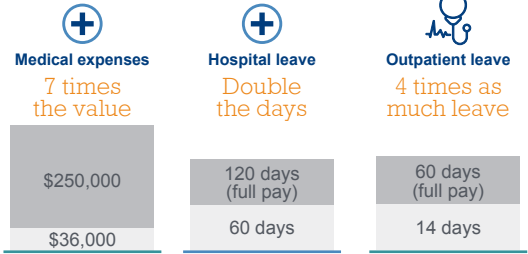
## **Our claims service**

- ▶ 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





# Protection beyond your statutory benefits

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

■ Liberty benefit  
■ Statutory benefit



Our benefits also 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		
(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
Not provided		 \$1,000 per occurrence	 \$5,000 aggregate

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



**Liberty**  
Specialty Markets

## 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 20,000 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' (strong) 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:

### Tom Vu

Workers Compensation Manager

**T** +65 6622 9241

**E** [tom.vu@libertyglobalgroup.com](mailto:tom.vu@libertyglobalgroup.com)

### Lindy Chan

Claims Manager Workers Compensation

**T** +65 6622 9152

**E** [lindy.chan@libertyglobalgroup.com](mailto:lindy.chan@libertyglobalgroup.com)

## [libertyspecialtymarkets.com.sg](http://libertyspecialtymarkets.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 Liberty Specialty Markets Singapore Pte Limited or visit the GIA/LIA or SDIC web-sites ([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)).

Liberty Specialty Markets, a trading name of Liberty Mutual Insurance Company (ABN 61 086 083 605) incorporated in Massachusetts, USA (the liability of members is limited); Liberty Specialty Markets Limited (No. 2400200), incorporated in Hong Kong; Liberty Specialty Markets Pte Limited (Registration No. LF12903), trading as Liberty Specialty Markets, Labuan Branch; and Liberty Specialty Markets Pte Limited (UEN 201538069C), incorporated in Singapore (together Liberty). This document provides general information and does not take into account your personal situation. You should not rely on this information without first obtaining professional advice. © 2018 Liberty. Please contact Liberty for a licence to use and distribute this document. This information is current as at 24 September 2018.