BHSI

BERKSHIRE HATHAWAY SPECIALTY INSURANCE

BHSI WICare+ Insurance Highlights

BHSI's tailor-made WICare+ insurance provides all the coverage employers need to comply with the Work Injury Compensation Act (WICA) – and far more. It goes beyond statutory-mandated benefits in key areas and builds in value-added services to help improve workplace safety and expedite injured employees' return to productivity.

BIGGER BENEFITS

BHSI WICare+ indemnifies employers for liability incurred under WICA or common law to compensate employees for bodily injury or death due to an employment-related accident. It also supplements WICA benefits with meaningful added protections for employees.

How does BHSI WICare+ go above and beyond:

	BHSI Benefit	Statutory Benefit	Other markets
Common Law Limit	S$20m per occurrence	NA	S$10m to S$15m per occurrence
Medical Expenses	Up to S$350,000 per accident per employee	S$45,000	S$45,000 to S$300,000 per accident per employee
Hospital Leave	150 days	60 days	60 - 120 days
Outpatient Leave	60 days	14 days	14 - 30 days
Overseas Medical Expenses and Medical Leave (Worldwide Excluding USA / Canada and OFAC Sanctions Countries) (within Medical Expense Limit)	Up to S$350,000 per accident per employee	S$45,000	S$45,000 to S$300,000 per accident per employee
Traveling to and from work	All transport excluding two-wheelers (within Singapore and Malaysia) S$50,000 per employee / S$500,000 in annual aggregate Two Wheelers S$25,000 per employee / S$250,000 in annual aggregate	Not Provided	All transport excluding two-wheelers (within Singapore) S$25,000 per employee / S$250,000 in annual aggregate Two Wheelers Not Provided
Social/Recreational Activities	Up to S$350,000 per accident per employee, included within the Medical Expense policy limit as well as Outpatient Medical Leave up to 60 days and Hospitalization Leave up to 150 days	S$45,000	S$45,000 to S$300,000 per accident per employee
Terrorism cover (restrictive or silent cover only)	S$10,000,000 per occurrence and in annual aggregate	Not Provided	Restrictive or silent cover only

ADDITIONAL BENEFITS

Advanced Payment Clause
We offer advanced payment in the event of a severe injury claim. This provides immediate financial relief reducing cash flow strain on the business.

Business Disruption Expenses
S$5,000 per occurrence / S$50,000 in annual aggregate. A lump sum is paid to the employer to defray the costs of hiring temporary help if the employee is hospitalized for more than 30 days due to work-related injuries.

Funeral Expenses
S$2,000 per employee

Non-Occupational Accidental Death and Permanent Total Disablement
S$50,000 per injured employee / S$5,000,000 in annual aggregate when the employee suffers an injury even if he is not working at the time of accident.

Additional Benefits Including:
- Continuous Bed-care Benefit (S$50 daily up to max 30 consecutive days per accident per employee after 14 days of continuous bed rest)
- HIV, AIDS or ARC Benefit (S$20,000 per accident per employee)
- Trauma Benefit (S$1,000 per accident per employee)

Out of Pocket Expenses Benefit
S$200 per employee per accident / S$5,000 in annual aggregate. This is paid to the employer for Out of Pocket Expenses incurred for medical supplies and/or medical aids reasonably required for medical treatment and local transportation for the purpose of seeking medical treatment after the employee is hospitalized for a continuous period of more than 14 days.

Physiotherapy and/or Occupational Therapy Extension
S$1,000 per accident per employee / S$10,000 in annual aggregate, extended to cover treatment by physiotherapist and/or occupational therapist registered under the Allied Health Professions Act 2011 (Note: Act only covers if treatment is by practitioner registered with the Singapore Medical Council i.e., in restructured/private hospital)

The amount is included within the Medical Expenses policy limit.

Repatriation Expenses
S$10,000 per employee per accident / S$50,000 in annual aggregate. This benefits covers employee(s) to be repatriated back to their country of origin, including mortal remains, excluding normal repatriation. Normal repatriation is defined as returning an employee on a common carrier to his country of origin with an allowance for baggage.

Traditional Chinese Medicine Treatment
Up to S$1,000 per accident per employee / S$10,000 in annual aggregate. The amount is included within the Medical Expenses policy limit.

There for you and your employees

BHSI WICare+ supports employers and employees with services to help prevent accidents, ease and expedite recovery of injured employees, and ensure a positive and productive claims process for all parties.

A Proactive, Collaborative Claims Approach

Work injury claims are managed proactively and collaboratively supporting the best possible outcome for employers and injured employees. BHSI is happy to arrange periodic claim meetings and/or training sessions with employers.

Claims Hotline

As soon as a work injury occurs, BHSI is there for employers and injured workers via a claims reporting hotline managed by professional loss adjusters.

Loss Control Services

BHSI services help employers mitigate risk and prevent workplace accidents.

Rehabilitation

Injured employees receive quality rehabilitative care, supporting their return to work as quickly as possible.

Cashless Outpatient Facility

BHSI has a cashless facility for the injured employees' outpatient medical treatments through an extensive panel of clinics. Employees can utilise this service without making any upfront payment.

Customized Claims Reporting and Streamlined Claims Processes

BHSI is happy to work with employers to provide tailor-made reports to better analyse their work injury claims. We also believe in a paper-less work environment and encourage submission of claims documents via email and claims payments via interbank transfer. We care about optimizing workplace safety and benefits for you and your employees.

STRENGTH & SECURITY

Berkshire Hathaway Specialty Insurance Company (BHSI) holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. For our customers, this financial strength translates to consistency in the marketplace, flexibility in tailoring your coverage – and reliability. You can count on BHSI to be there when you need us, paying covered claims, year after year.

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BHSI

A BHSI WICare+ policy, if issued, will be protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage under this scheme for a BHSI WICare+ policy will be 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 Berkshire Hathaway Specialty Insurance or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg)

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai (Regulated by the Dubai Financial Services Authority), Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur (Licensed by Labuan FSA as a General Reinsurer - IS2016165), London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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