

## WICare Product Highlights

BHSI WICare provides all the coverage that employers are required to comply with under 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 the WICA or under common law to compensate employees for bodily injury or death due to an employment-related accident. It supplements WICA benefits with meaningful added protections for employees.<sup>1</sup> Highlights include:

**Common Law Limit** up to S\$20,000,000 per occurrence.

**Increased Medical Expenses** up to S\$300,000 per accident per employee (exceeding the statutory obligation of S\$45,000). Higher amounts can be arranged as required by customers.

**Outpatient Medical Leave** up to 60 days, Hospitalization Leave up to 120 days (exceeding the statutory 14 days Outpatient Medical Leave, 60 days Hospitalization Leave).

**Overseas Medical Expenses and Medical Leave** worldwide (excluding USA/Canada), within the Medical Expenses policy limit. Currently the WICA covers overseas medical emergencies and the employee has to return to Singapore for subsequent medical treatment. Our policy covers all overseas medical expenses and medical leave arising out of work injuries.

**Business Disruption Assistance Benefits** of S\$5,000 per injured employee, aggregate S\$50,000 per policy year. 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.

**Traditional Chinese Medicine Treatment** up to S\$1,000 per accident per employee, aggregate of S\$10,000, included within the Medical Expenses policy limit.

**Social/Recreational Activities** up to S\$300,000 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 120 days.

**Traveling To/From Work within Singapore and Malaysia** (including meal break) up to S\$50,000 per injured employee, aggregate S\$500,000 per policy year for transport on motor vehicles (excluding motor cycles). Motor cycles, bicycles and pillion-riding is up to S\$25,000 per injured employee, aggregate S\$250,000 per policy year.

**Repatriation Expense Benefits** of S\$10,000 per employee per accident, aggregate S\$50,000 per policy year. We offer repatriation expense benefit of the employee(s) back to their country of origin, including mortal remains, excluding Normal Repatriation. Normal Repatriation is defined as returning the employee on a common carrier to his country of origin with an allowance for baggage.

**Terrorism** up to S\$10,000,000 per occurrence and in the aggregate per policy year (excludes use of nuclear weapons/chemical/biological agents).

**Funeral Expenses** of S\$2,000 per employee.

**Transport Allowance Benefit** of S\$200 per injured employee, aggregate S\$5,000 per policy year. This is paid to the employer for the transport expenses of the injured employee's follow-up medical treatments after the employee is hospitalized for a continuous period of more than 14 days.

**Non-Occupational Accidental Death and Permanent Total Disablement** of S\$50,000 per injured employee, aggregate S\$5,000,000 per policy year when the injured employee suffers an accident when he is not working at the time of accident.



### Value-Added Services

*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

BHSI manages work injury claims proactively and collaboratively... the way that supports the best possible outcome for employers and injured employees. We are happy to arrange periodic claim meetings and/or training sessions with employers.

#### Claims Hotline

As soon as a work injury occurs, we are 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.

# Strength & Security

Berkshire Hathaway Specialty Insurance Company (BHSI) holds financial strength ratings of A++ from AM Best and AA+ from Standard and 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.

## We care about optimizing workplace safety and benefits... for you and your employees.

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**Expertise and responsiveness  
that you and your employees  
can count on.**

<sup>7</sup>This should be read in conjunction with the Terms and Conditions of the Policy.

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](http://www.gia.org.sg) or [www.sdic.org.sg](http://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](mailto:info@bhspecialty.com).

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# BHSI