

# SAFEGUARD YOUR WORKERS



Meeting your work injury compensation obligations as an employer is important; exceeding your employees’ expectations sets your business apart as an employer of choice. Marsh, as an insurance broker, arranges BizSecure-Work Injury Compensation (WIC), that delivers significantly more benefits than what is legally required.

## BizSecure WIC Solution Enhancements

	<b>BIZSECURE WIC BENEFIT</b>	<b>STATUTORY BENEFIT</b>
<b>Medical Expenses</b>	SGD100,000	SGD36,000
<b>Overseas Medical Expenses</b>	All medical treatment for work-related injuries (wherever they occur), reimbursable up to the policy’s medical expenses limit.	Immediate medical treatment for work-related injuries that occur outside Singapore; follow-up treatment must be in Singapore.
<b>Traditional Chinese Medicine</b>	Treatment not prescribed by attending medical practitioner is available up to a maximum of SGD1,000 per accident.	Treatment not prescribed by attending medical practitioner is not covered.
<b>Travelling Between Home and Work</b>	Covered on all modes of transport, including during work-day meal-breaks. No geographical or country border limits.	Covered while in a company-registered vehicle or company arranged transport – not including public transport.

## BizSecure WIC Solution Provides Additional Extensions

**Common Law Liability** Up to SGD15,000,000 for any one claim or series of claims arising from one event.

**Special Grant** SGD3,000 where compensation for death is payable.

**Repatriation Expenses** SGD3,000 as a direct result of injury.

**Social and Recreational Activities** covers injury sustained while participating in, and/or travelling to and from recreational or social activities organized by the employer.

**Terrorism** where injury occurs in the course of employment, the employer is indemnified up to SGD10,000,000 per occurrence and in the annual aggregate.

## BIZSECURE’S COVER

This WIC solution is available as part of Marsh’s broader, flexible package of insurance options – BizSecure.

BizSecure allows you to create the package your business needs across all or any of the following covers, as well as WIC:

- **Property**
- **Business Interruption**
- **Computer / Electronic Equipment**
- **Money**
- **Fidelity Guarantee**
- **Group Personal Accident**
- **Public Liability**
- **Cargo Inland Transit**
- **Directors & Officers Liability**

## PRODUCT BENEFITS

- **Broad Terms and Conditions**
- **Competitive Pricing**
- **Quick and Easy Administration**
- **Underwritten by Trustworthy Insurers**
- **Flexible Cover**

To discuss how Marsh's BizSecure package can protect your business, please contact:

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## WHY CHOOSE MARSH?

Our scale, industry experience, and networks ensure you have access to the most robust and appropriate insurance that provides all the protection your business and employees need, at an affordable price.



We concentrate on **understanding the risks your business faces.**



We work on your behalf to **build exclusive solutions that offer genuine protection for your business.**



We can help you **put strategies in place to reduce your risk exposures.**



We work with you to **minimize your insurance premiums** and maximize your policy value.



We provide **personalized support to respond quickly** to your evolving needs.



Our dedicated claims staff can offer **advice on claims management.**



**MARSH IS A GLOBAL LEADER IN INSURANCE BROKING AND INNOVATIVE RISK MANAGEMENT SOLUTIONS.**

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