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### To Find Out More:

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# Assurance

Covers You Right Through

## LIBERTY PERSONAL ACCIDENT SHIELD

“What Matters Most -  
The People”



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Personal Accident Insurance  
You Can Trust



# Assurance

Covers You Right Through

Life is unpredictable. An accident can happen at work, on the road, at home, or while travelling - and the financial impact can be overwhelming.

**Liberty Assurance Personal Accident Shield** provides vital financial protection if employees or family members suffer accidental injury, disability, or death - so your loved ones can focus on recovery.

### **Why Personal Accident Insurance Matters**

Medical expenses, lost income, and long-term disability can quickly create financial strain. Personal Accident Insurance helps bridge the gap when accidents disrupt your ability to earn.

### **Our Personal Accident Solutions**

We provide flexible cover for individuals, families, and businesses.

#### **◆ Individual Cover**

Protection for self-employed persons and professionals.

#### **◆ Group Personal Accident**

Ideal for employers seeking employee welfare benefits.

#### **◆ Travel-Related Accident Cover**

Accidental injury while on business travel.

#### **◆ 24-Hour Worldwide Protection**

Optional cover extending beyond working hours.

### **What Is Covered**

Subject to policy terms and selected benefits, cover may include:

- ✓ Accidental death benefits
- ✓ Permanent total or partial disability
- ✓ Temporary total disability (weekly benefits)
- ✓ Medical expenses resulting from accidents
- ✓ Hospitalisation allowances
- ✓ Emergency transport or evacuation
- ✓ Rehabilitation costs

### **Who Is It For?**

Personal Accident Insurance is suitable for:

- Employees and labour forces
- Executives and professionals
- NGOs and volunteers
- Families and individuals
- Students and trainees

### **Flexible Coverage Options**

Choose from:

- 24 - hour or occupational - only cover
- Worldwide or PNG - only limits
- Lumpsum or weekly benefits
- Fixed or earnings - based sums insured
- Optional medical expense limits

**NB:** Subject to Terms and Conditions. Please refer to the policy schedule and policy wording for full details.