

# QBE Events Liability Insurance Package

Peace of mind for all occasions



**The Meetings, Incentives, Conventions and Exhibitions (MICE) industry is a vital pillar and economic contributor to Singapore's tourism sector. Each year, the MICE industry contributes several billion dollars to the Singapore economy.**

**Like all other sectors, companies involved in organising or managing events in Singapore need a way to protect their business interests. The QBE Events Liability Insurance Package delivers such protection.**

### The product

QBE Events Liability Insurance Package is specially designed to protect businesses that are involved in the organisation or management of events in Singapore for a range of risks. Coverage includes:

- 1. Events Liability cover** Protection against situations where you may be found liable for property damage or personal injuries
- 2. Events Cancellation cover** Protection against an event being cancelled due to unforeseen circumstances
- 3. Events Abandonment cover** Protection in case an event is abandoned due to unforeseen circumstances

#### Food for thought...

- > Does my business manage or organise any events in Singapore?
- > What would happen if someone is injured during an event?
- > Am I financially protected for unforeseen incidents?

- > Am I covered for legal liabilities for damages caused to third-party property?
- > Who will compensate me if the event is cancelled?
- > Most critically, **what would happen when things go wrong?**

#### Benefits of QBE Events Liability Insurance Package

- > Gives event organisers and managers an edge over their competitors by providing a unique, value-added product.
- > Enables insurance to be arranged through a simple process
- > Delivers comprehensive cover specifically designed for the MICE industry in Singapore
- > Provides peace of mind to customers hosting events in Singapore
- > Offers protection against the uncertain and unpredictable nature of events management



## QBE Events Liability Insurance Package

### Types of events covered

#### Cat 1

- > Arts and crafts festivals
- > Auctions
- > Beauty pageants
- > Conferences
- > Conventions
- > Exhibitions
- > Trade Fairs with no rides
- > Fashion Shows
- > Fundraisers
- > Graduations
- > Luncheons
- > Meetings
- > Picnics
- > Receptions
- > Religious ceremonies limited to 7th Month Getai/Auction and Christening ceremony.
- > Seminars
- > Weddings
- > Company dinner and dance
- > Cultural events by the park
- > Indoor concerts

#### Cat 2

- > Animal shows
- > Dances including dance competition, mass dance/exercise.
- > Walkathon

#### Important notes:

This policy is designed only for events;

- 1) Held in Singapore only
- 2) With a duration not exceeding 14 days inclusive of set up and dismantling
- 3) Attracting audiences (excluding participants) of below 5,000 people.

If our Events Liability Insurance Package does not match your specific requirements, please contact your intermediary or call us at:

#### **QBE Insurance (Singapore) Pte Ltd**

1 Wallich Street, #35-01,  
Guoco Tower, Singapore 078881  
T: +(65) 6224 6633.



## QBE Events Liability Insurance Package

### Choose your coverage (currency in S\$)

#### Basic cover

Benefits/Plans	Plan A	Plan B	Plan C	Plan D
Covers personal injury and/or accidental loss of or damage to property belonging to third parties arising from the event insured:				
Any one occurrence	1,000,000	2,000,000	3,000,000	5,000,000
Any one period	Unlimited	Unlimited	Unlimited	Unlimited
<b>Cat 1 Premium w/GST</b>	545.00	763.00	981.00	1,635.00
Excess in respect of each and every claim	750.00	1,000.00	1,500.00	2,000.00
<b>Cat 2 Premium w/GST</b>	817.50	1,090.00	1,471.50	2,452.50
Excess in respect of each and every claim	1,500.00	2,000.00	2,500.00	3,000.00

#### Optional cover

##### Benefits

<b>Cancellation &amp; Abandonment cover</b>	10,000 any one occurrence & in the aggregate
Indoor premium	109.00 w/GST
Outdoor premium	163.50 w/GST
<b>Property in care, custody &amp; control</b>	50,000 any one occurrence & in the aggregate
Indoor premium	136.25 w/GST
Outdoor premium	272.50 w/GST

Above premiums include prevailing GST





## QBE Events Liability Insurance Package

Types of cover (please tick one)	Premium S\$ (inclusive GST)			
Basic cover	Plan A	Plan B	Plan C	Plan D
Cat 1 event:	545.00 <input type="checkbox"/>	763.00 <input type="checkbox"/>	981.00 <input type="checkbox"/>	1,635.00 <input type="checkbox"/>
Cat 2 event:	817.50 <input type="checkbox"/>	1,090.00 <input type="checkbox"/>	1,471.50 <input type="checkbox"/>	2,452.50 <input type="checkbox"/>

Optional cover (please tick one)	Premium S\$ (inclusive GST)	
Cancellation & Abandonment cover:	Indoor - 109.00 <input type="checkbox"/>	Outdoor - 163.50 <input type="checkbox"/>
Property in Care, Custody & Control:	Indoor - 136.25 <input type="checkbox"/>	Outdoor - 272.50 <input type="checkbox"/>

### Payment

Cheque No: .....

### Declaration

#### We declare that:

1. No insurance company has declined our proposal nor required special terms
2. No works has commenced in the project now proposed
3. We agree that this proposal and declaration shall form the basis of the contract between us and QBE Insurance (Singapore) Pte Ltd and we will accept the terms and conditions of the policy to be issued.
4. We understand and agree that the proposal will be effective only if it has been accepted by QBE Insurance (Singapore) Pte Ltd.

#### Others

1. The Event does not involve the use of water craft, aircraft or motorised vehicles.
2. There are no activities that involve the physical exertion of participating audience
3. If there are road closures or traffic diversions, these are performed in accordance with Police and/or Authority requirements.
4. Independent contractors engaged to erect tentage/booth are not insured
5. There is adequate security and first aid for this event
6. There are no fireworks and/or pyrotechnics used in this event
7. Food and drinks be supplied/sold at this event are free from contamination and fit for human consumption
8. There is an emergency evacuation plan in place
9. Liability arising from inflatable play equipment is not insured

For points 1 - 9, under 'Others', if the answer to any of the above is the contrary, please provide details or refer to a QBE Agent or Broker for clarification.

Signature and Company stamp:

Date (dd/mm/yy): .....

## QBE Events Liability Insurance Package

### Declaration

We have read and understood the personal information collection statement attached to this Proposal form.

We would like to receive information about goods and services of QBE SG or their affiliates via email and/or phone. ....

Yes

No

Signature of Proposer & Company stamp:

..... Date (dd/mm/yy): .....

### Personal information collection statement

In relation to the personal data collected by QBE Insurance (Singapore) Pte. Ltd. ("QBE SG"), I/We agree and acknowledge that:

- a) The personal data requested is necessary for QBE SG to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed
- b) The personal data collected in this form may be used by QBE SG for the purposes stated in its Privacy Policy found at <https://www.qbe.com/sg/privacy-policy>. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes).
- c) QBE SG may transfer the personal data to the following classes of persons (whether based in Singapore or overseas) for the purposes identified in (b) above:
  - i. Third parties providing services related to the administration of my/our policy (including reinsurance).
  - ii. Financial institutions for the purpose of processing this application and obtaining policy payments
  - iii. In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers.
  - iv. Another member of the QBE group (for all of the purposes stated in (b)) in any country; or
  - v. Other parties referred to in QBE's Privacy Policy for the purposes stated therein
- d) I/We may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via post or email at:

Address: **QBE Insurance (Singapore) Pte. Ltd.**  
**1 Wallich Street, #35-01,**  
**Guoco Tower, Singapore 078881**

Email: **info.sing@qbe.com**

- e) That where I/We are providing personal data on behalf of another person to QBE SG, I/We have obtained consent from the other person who have agreed that their personal data will be released to QBE SG in accordance with paragraphs (a), (b) and (c) above.



**QBE Insurance (Singapore) Pte Ltd**

Part of QBE Insurance Group Unique Entity No. 198401363C

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