

# QBE Interior Renovation Prestige

A comprehensive construction  
and engineering insurance cover



**Renovations can be costly, particularly if something doesn't go as planned. QBE Interior Renovation Prestige Insurance provides comprehensive protection to both contractors and property owners against loss or damage arising out of contract works. This includes interior decoration, renovation works, additions and alterations and maintenance works.**

**This product provides Contractors' All Risks cover on Material Damage and Third Party Liability to contract works and Employers' Liability.**

## The product

### Scope of cover

QBE Interior Renovation Prestige Insurance offers the following coverage:

### Contractors' All Risks

#### Section 1 - Material Damage

Covers any unforeseen and sudden physical loss or damage to the property insured necessitating repair or reinstatement.

#### Section 2 - Third Party Liability

Covers accidental bodily Injury and/or accidental loss of or damage to property belonging to third parties arising from the contract works.

#### Section 3 - Employers' Liability (EL)

Covers Employers' legal liability to pay compensation, cost and expenses to employees in respect of personal injury arising out of and in connection with the carrying out of the contract specified in the Schedule.

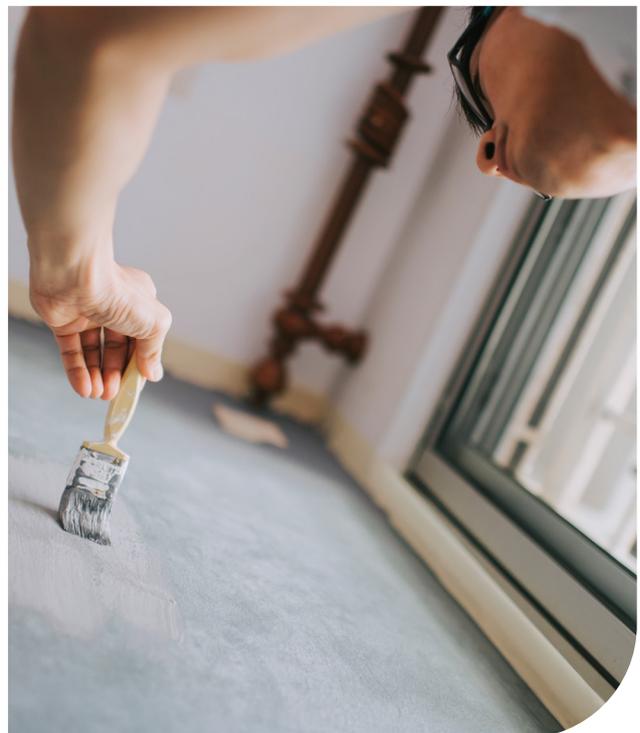
### Why choose the QBE Interior Renovation Prestige

- > Covers material damage, third party liability and employers' liability for own and sub-contractors of all tiers.
- > Tailor-made cover to meet your needs
- > Covers contract works:
  - Up to 24 months
  - Maintenance period up to 12 months
  - Up to contract value S\$2,000,000
  - Third party liability limit up to S\$10,000,000
- > Employers' Liability:
  - Up to maximum S\$15,000,000 in respect of any claim or any series of claims caused by or arising out of one occurrence/event
- > A free wide range of extensions and benefits are also included

Approach an authorised QBE agent/broker at (65) 6224 6633 to discuss your needs.

### What should you do in the event of a claim

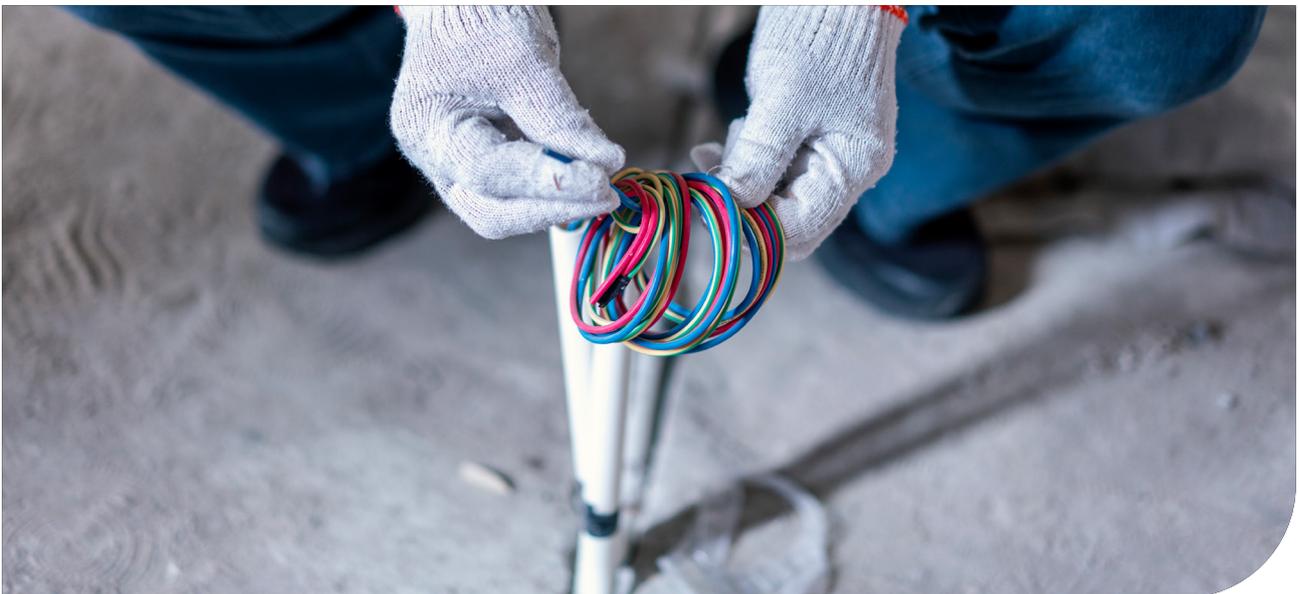
- > All claims must be reported to QBE as quickly as possible and within 14 days of the event happening
- > Promptly take all reasonable and responsible precautions to prevent any further loss or damage
- > Make a report to the police and other appropriate authorities if there is injury, malicious damage, theft or suspicious circumstances.
- > Do not admit liability, or make any offer, promise or payment to any third party.
- > Contact your agent or broker or QBE Claims staff at (65) 6224 6633 for advice and assistance



## Summary of benefits

The table below illustrates options of covers and sum insured under the QBE Interior Renovation Prestige.

Basic covers	Sum insured
<p><b>Contractors' All Risks</b>  <b>For Section 1 - Material Damage:</b>                      Covers any unforeseen and sudden physical loss or damage to the Contract Works necessitating repair or reinstatement.</p> <ul style="list-style-type: none"> <li>a. Contract Works/Value (CV)</li> <li>b. Professional Fees</li> <li>c. Removal of Debris</li> <li>d. Existing Property (First Loss)</li> </ul>	<p>Up to S\$2,000,000                      Up to 20% of CV                      Up to 20% of CV                      Up to S\$1,000,000</p>
<p><b>Excess (each and every loss):</b>                      Major Hazards S\$5,000 in respect to each and every loss, Minor Hazards S\$2,500 in respect to each and every loss, Existing Structures S\$5,000 in respect to each and every loss in addition to any excess payable above. Major Hazard shall mean loss or damage as a result: Acts of God; or storm; or landslide; or erosion; or subsidence; or fire; or collapse. Minor Hazard shall mean loss by any other cause.</p>	
<p><b>For Section 2 - Third Party Liability:</b>                      Covers accidental bodily Injury and/or accidental loss of or damage to property belonging to third parties arising from the contract works</p>	<p>Any One Accident -                      Up to S\$10,000,000                      Unlimited Any One Period of Insurance</p>
<p><b>- Completed Operations Liability</b></p>	<p>Up to S\$50,000 in the aggregate during the maintenance period</p>
<p><b>Excess (each and every loss):</b></p> <ul style="list-style-type: none"> <li>- Vibration, removal or weakening of support</li> <li>- Damage to underground services</li> <li>- Water Damage and or Flood claims</li> <li>- All other losses in respect to Property Damage</li> <li>- All other losses in respect to Personal injury</li> </ul>	<p>10% of the loss subject to a minimum of S\$5,000                      10% of the loss subject to a minimum of S\$5,000                      10% of the loss subject to a minimum of S\$5,000                      S\$2,500                      Nil</p>
<p><b>For Section 3 - Employers' Liability (EL)</b>                      Covers Employers' legal liability to pay compensation, cost and expenses to employees in respect of personal injury arising out of and in connection with the carrying out of the contract specified in the Schedule</p>	<p>On all employees engaged in the project                      Up to maximum S\$15,000,000 in respect of any claim or any series of claims caused by or arising out of one occurrence/event</p>



## QBE Interior Renovation Prestige

**Please provide your authorised QBE agent/broker with the following information for an accurate quotation.**

### 1. General Information

- a. Contract Value (As per letter of award/contract quotation slip, inclusive of GST for GST registered contractors).
- b. Start and end date of Contract
- c. Maintenance Period: Nil / 3 Months / 6 Months / 9 Months / 12 Months.
- d. Letter of Award

### 2. Section 1 : Material Damage : Yes/No

- a. Professional Fees Limit
- b. Removal of Debris Limit
- c. Principal Existing Property Limit

### 3. Section 2 : Third Party Liability : Yes/No

- a. Limit of Liability: S\$2,000,000 / S\$3,000,000 / S\$5,000,000 / S\$10,000,000.

### 4. Section 3 : Employer's Liability: Yes/No

- \* Note: Employer's Liability can only be taken up if Section 1 &/or 2 is taken up.

### 5. Insured Information

- a. Contractor's Name
- b. Principal's Name (if any)
- c. Landlord's Name (if any)
- d. Contract Title/Details
- e. Contract Site Address
- f. Claims Information in the last 3 years for the type of construction work requested
- g. Insured Name, Email address, Mailing address and ACRA (Corporate customer)

## Interior Decoration/Renovation definition

Qnect QBE Interior Renovation Prestige is restricted to Contracts Works/Projects that meet the following criteria ("Qnect Criteria");

- > Interior decoration, renovation or maintenance works and which may involve related exterior works including works on scaffolding for installation or change or repair of airconditioner, external pipes, windows or clothes racks etc. where the total value of the exterior work and the cost of scaffolding erection and hire is less than 20% of the total contract value.
- > Cover is provided for a single contract only
- > The contract value does not exceed S\$2,000,000
- > Works in respect of the contract have not commenced
- > The principal contractor holds the necessary licensing and the contract has all the necessary planning and building approvals issued at the time construction commences
- > That only skilled or qualified tradespersons are used in the completion of the works
- > That the estimated period of the contract (excluding maintenance period) is no more than 24 months at commencement.
- > This contract does not involve works which relate to or involve any of the activities as outlined in the exclusions to scope of work
- > The type of insurance proposed has not been declined, cancelled, or subject to any special terms by any other insurance company.
- > Premium is non-refundable once the works commence



### Exclusions to scope of work

The following works cannot be insured under this policy, even if they make up only a minor component of the contract:

1. Works at any height exceeding 12 metres above ground or floor level. (means the height between the floor level and the roof level in any one storey level or atrium). You may refer any risk that does not meet this criteria for consideration by our underwriters.
2. Any work which involve internal excavations other than small trenches (less than 250mm deep).
3. Any works involving building demolition
4. External building works including painting, roofing works, neon signs, signboards, cages and cladding (except as provided in the Interior Decoration/ Renovation Definition).
5. Any works involving asbestos in any form
6. External works and scaffolding costs (represented by the cost of erection, hire and removal), exceeding 20% of the contract value.
7. Works involving lifts or public utilities
8. Works involving modification to a load-bearing structure of the building
9. Works involving the installation of a sprinkler system, but not excluding alterations to sprinkler system costing up to 10% of the contract value.
10. Works which are located over, in or under water courses (natural or otherwise) or any other body of water.
11. Any Civil Works such as tunnelling, road and bridge construction, drainage works etc.
12. Piling Works
13. Any works involving site or property remediation from toxic or hazardous substances
14. Works on building sites situated on or adjacent to power stations, petrol chemical plants, semi-conductor and semiconductor wafer plants, pharmaceutical manufacturers or aircraft hangers or production facilities.
15. Works on oil-rigs or onboard watercraft of any kind
16. Work on aircraft



# Proposal form

QBE Insurance (Singapore) Pte Ltd

Policy No: .....

Account No: .....

Under Section 25(5) of the Insurance Act Cap 142 or any subsequent amendment thereof, you are to disclose in this Proposal form, fully and faithfully, all facts which you know or ought to know; otherwise, the policy issued may be void.

## Your details (please write clearly)

Contractor's Name: .....

Contractor's Address: .....

Contractor's Email: .....

Contractor's Contact no: .....

Contractor's UEN: .....

Principal's Name: .....

Other Insured: .....

Contract Title/Details: .....

Contract Site (with Postal Code): .....

Contract Value: ..... (up to S\$2,000,000)

Third Party Liability Limit: S\$2m  S\$3m  S\$5m  S\$10m

Contract Period: From: ..... To: ..... (Maximum 12 months Contract Period)

Maintenance Period: 0  3  6  9  12 Months

Additional Information: .....

**Declaration**

**We declare that:**

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

**History of Claims:**

In the last 3 years:

- > Have you had more than 4 claims or losses from any of the risks now proposed for insurance?
- > Have you had claims exceeding S\$10,000 on any of the risks now proposed for insurance?

If "Yes", to either question, please refer to QBE Insurance (Singapore) Pte Ltd for quotation.

I/We have read and understood the Personal Information Collection Statement attached to this Proposal Form.

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

Yes  No

Signature & 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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