



Business Insurance Solutions (BIS)

Protecting business,
empowering growth





Enabling a more resilient future for Small and Medium Enterprises (SMEs)

Your business is unique, so are its challenges. From property damage to employee protection, **QBE Business Insurance Solutions (BIS)** provides comprehensive coverage to help your business manage risks and operate with confidence.

At QBE, our purpose is to **enable a more resilient future** by safeguarding SMEs from financial uncertainty. With our expertise in **risk management and business protection**, we provide solutions designed to keep your business running – **so you can focus on growth and success.**

Why choose QBE Business Insurance Solutions?



We understand you – Specialist knowledge in SME risk management and tailored insurance solutions.



We make it simple – Flexible, easy-to-arrange coverage that meets your business needs.



We deliver when it counts – Fast claims processing and dedicated business support.



We empower your future – Proactive risk management insights to help you operate securely.



Comprehensive Business Protection

QBE Business Insurance Solutions offers a comprehensive package designed to cover all key aspects of your business.



Property Insurance

Covers loss or damage to buildings, stock, equipment, and business assets.



Business Interruption

Protects against loss of income due to unforeseen disruptions.



Public Liability

Covers third-party injury and property damage claims within business premises.



Product Liability

Protection against claims due to defective products.



Work Injury Compensation

Covers medical costs and lost wages under Work Injury Compensation Act (WICA).



Money Coverage

Protection against loss of cash on premises or in transit.



Fidelity Guarantee

Safeguards businesses against employee fraud or dishonesty.



Group Personal Accident

Provides financial protection for employees in case of accidental death or injury.



Efficient and Reliable Claims Support

QBE's claims services are designed to keep businesses moving forward. We focus on **speed, accuracy, and customer-first service**, ensuring that claims are processed efficiently and fairly.



Video Claims Assessment

Accelerate claims processing and shortens turnaround time for faster claims outcome.



Smarter fraud detection

AI-driven workflows ensure accuracy and minimise errors.



Faster payouts

eClaims makes submitting and tracking claims simple and efficient.

With **industry-leading technology and expert claims specialists**, QBE ensures that your business gets the support it needs when it matters most.

Tailored solutions for SMEs across industries

We provide tailored coverage for a wide range of industries, including but not limited to:



Retail and
Wholesale



Restaurants
and Cafes



Manufacturing and
Logistic



Offices and
Professional
Services



Construction
and Trade

Beyond the policy: **Proactive support for businesses**

- **Risk guidance** – Practical advice shaped by SME insights.
- **Claims resolution** – Fast, fair payouts when it matters most.
- **Business resilience** – Tools and advice to keep SMEs moving.
- **Financial strength** – Trusted insurer with a global presence and strong market expertise.

How to Get Covered:

To receive a tailored quote, contact your insurance broker or a QBE authorised representative broker.

Visit QBE Singapore
for more information:



About QBE Singapore

QBE has been represented in Singapore since 1891 and is an industry leader with more than 130 years of proven performance. We combine in-depth local knowledge in each individual market and draw on the collective global resources of QBE Group to provide commercial, personal and specialty products and risk management solutions. Our success is built on the strength of our partnerships with professional insurance brokers, agents and financial advisors.

As a business insurance specialist, QBE Singapore offers a range of insurance products from the standard suite of property and casualty to the specialist financial lines, marine and construction. All are tailored to the individual needs of our small, medium and large customer base.

QBE Asia is part of the International Division of QBE Insurance Group Limited, a general insurance and reinsurance company, headquartered in Sydney and listed on the Australia Securities Exchange (ASX).

Disclaimer:

All insurance applications are subject to QBE's underwriting criteria and acceptance. This document is for informational purposes only and is not a contract of insurance. The exact terms, conditions, and exclusions of these policies, under which the benefits may not be payable, are detailed in the policy contracts. It is recommended that you carefully read the policy documents. The information provided herein is intended only as a general overview of our products and services. For complete product details and coverage information, please consult with your insurance broker or contact a QBE authorised representative.

The QBE Business Insurance Solutions is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). If you are insured under the QBE Business Insurance Solutions, coverage is 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 QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg). QBE reserves the right to amend any information contained in this document at any time. © QBE Insurance (Singapore) Pte Ltd.

The information is correct as of 22 July 2025.

