



QBE Café and Restaurants Package

Protecting your restaurant and café
with confidence



A close-up photograph of a person's hands pouring coffee. The person is wearing a blue apron over a light-colored shirt. They are holding a bright blue ceramic pitcher in their right hand and pouring coffee into a matching blue ceramic cup held in their left hand. The coffee is a light brown color. The background is blurred, showing other people in a cafe or restaurant setting.

Enabling a more resilient future for F&B businesses

Running a café or restaurant comes with unique risks. From property damage to food contamination and legal liability. **QBE Café and Restaurants Package** provides comprehensive protection so you can focus on delivering great food and service, knowing your business is covered.

At QBE, our purpose is to enable a more resilient future by safeguarding café and restaurant businesses from financial uncertainty. With our deep industry expertise, we provide tailored protection that ensures business continuity - **so you can focus on growing your brand with confidence.**

Why choose QBE Café and Restaurants Package?



We understand you – Specialist knowledge in food and beverage (F&B) industry risks and business protection.



We make it simple – Affordable, easy-to-arrange coverage with clear benefits.



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



We empower your future – Risk insights and coverage options to help you run your business smoothly.



Comprehensive coverage for restaurant and café businesses



Food and Drinks Poisoning

Up to **S\$1,000,000** per occurrence. Protecting against liability claims from contaminated food.



Deterioration of Stock

Covers food spoilage up to **S\$3,500** (12-hour time excess applies).



Full Theft Cover

Protects **20% of total Property All-Risk sum insured or up to S\$500,000** (whichever is the lesser) for any one occurrence.



Business Interruption Protection

Weekly benefits for up to 15 weeks.



Plate Glass Cover

Up to **S\$1,000,000** in total for all claims for glass breakage.



Burglary Protection

Covers the full material damage indemnity limit or up to **S\$1,000,000** (whichever is the lesser).



Property All-Risks Cover

Covers damage or loss to buildings, contents, stock, machinery, and equipment.



Public Liability Protection

Up to **S\$25,000,000** per occurrence (unlimited for the policy period).



Optional add-ons for enhanced protection

- **Work Injury Compensation Cover** – Protects both manual and non-manual employees under Work Injury Compensation Act (WICA) and Singapore Common Law.
- **Increased Public Liability Limits** – Options to raise liability coverage based on business needs.
- **Multi-Location Coverage** – Multiple business outlets can be covered by a single policy.
- **Flexible Risk Management Solutions** – Tailored protection for growing businesses.

Beyond the policy: Proactive support for F&B owners

-  **Industry-specific risk insights** – Helping businesses prevent losses and ensure compliance.
-  **Video claims assessment** – Accelerate claims processing and shortens turnaround time for faster claims outcome.
-  **Best-practice business continuity planning** – Supporting F&B business owners in mitigating operational risks.
-  **Financial strength & stability** – A 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.



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).



Your flavours inspire.
Our protection empowers.
Secure your business with QBE Café
and Restaurants Package today.

Visit QBE
Singapore



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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 Café and Restaurants Package 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 Café and Restaurants Package, 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.

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