

QBE Business Insurance Solution Prestige Package (Retail & Office)

QBE Insurance (Singapore) Pte Ltd



QBE Business Insurance Solution Prestige Package (Retail & Office) aims at providing retail outlets and offices with broad financial protection against a variety of risks under a comprehensive insurance package.

Summary of Benefits

The table below provides a summary of covers and sum insured under the QBE Business Insurance Solution Prestige Package (Retail & Office).

Office Package	Package Sum Insured	Additional Sum Insured Required (A)	Premium Rate (B)	Total Additional Premium (A) x (B)
Property All Risks - For contents of every description including stocks, machinery and fixed glass - Excess: S\$100 for any one occurrence	S\$50,000	S\$	0.0816% on additional Sum insured	S\$
Business Interruption - Weekly Benefits	S\$1,400 per week (Up to 14 weeks)	Not Applicable		
Public Liability - Anywhere in Singapore - Excess: Nil	S\$5,000,000 Any one occurrence Unlimited for any one period	Not Applicable		
Money - Money in Premises (During and after business hours) - Money in Transit (Anywhere in Singapore)	S\$5,000 S\$5,000	Not Applicable		
Fidelity Guarantee - For loss of money/goods by fraudulent or dishonest acts of employees	S\$5,000 Any one period (Up to 5 employees)	Not Applicable		
Group Personal Accident - For Death & Permanent Disablement for 1 Registered proprietor/Partner/Director	S\$30,000	Not Applicable		
Work Injury Compensation - As per legislation for death, bodily injury to employees	Covering up to 5 office employees or maximum annual wages of S\$100,000, whichever is lesser	___ Office Employees ___ Total Annual Wages	0.05% of Additional Total Annual Wages	S\$
Premium	S\$270 + GST	+		S\$ _____ + GST

Retail Package (Excluding Grocery Stores)	Package Sum Insured	Additional Sum Insured Required (A)	Premium Rate (B)	Total Additional Premium (A) x (B)
Property All Risks - For contents of every description including stocks, machinery and fixed glass - Excess: S\$100 for any one occurrence	S\$50,000	S\$	0.0977% on additional Sum insured	S\$
Business Interruption - Weekly Benefits	S\$1,400 per week (Up to 14 weeks)	Not Applicable		
Public Liability - Anywhere in Singapore - Excess: Nil	S\$5,000,000 Any one occurrence Unlimited for any one period	Not Applicable		
Money - Money in Premises (During and after business hours) - Money in Transit (Anywhere in Singapore)	S\$5,000 S\$5,000	Not Applicable		
Fidelity Guarantee - For loss of money/goods by fraudulent or dishonest acts of employees	S\$5,000 Any one period (Up to 5 employees)	Not Applicable		
Group Personal Accident - For Death & Permanent Disablement for 1 Registered proprietor/Partner/Director	S\$30,000	Not Applicable		
Work Injury Compensation - As per legislation for death, bodily injury to employees	Covering up to 5 retail employees or maximum annual wages of S\$100,000, whichever is lesser	___ Office Employees ___ Total Annual Wages	0.097% of Additional Total Annual Wages	S\$
Premium	S\$338 + GST	+		S\$ _____ + GST

Retail Package (For Grocery Stores only)	Package Sum Insured	Additional Sum Insured Required (A)	Premium Rate (B)	Total Additional Premium (A) x (B)
Property All Risks - For contents of every description including stocks, machinery and fixed glass - Excess: S\$100 for any one occurrence	S\$50,000	S\$	0.131% on additional Sum insured	S\$
Business Interruption - Weekly Benefits	S\$1,400 per week (Up to 14 weeks)	Not Applicable		
Public Liability - Anywhere in Singapore - Excess: Nil	S\$5,000,000 Any one occurrence Unlimited for any one period	Not Applicable		
Money - Money in Premises (During and after business hours) - Money in Transit (Anywhere in Singapore)	S\$5,000 S\$5,000	Not Applicable		
Fidelity Guarantee - For loss of money/goods by fraudulent or dishonest acts of employees	S\$5,000 Any one period (Up to 5 employees)	Not Applicable		
Group Personal Accident - For Death & Permanent Disablement for 1 Registered proprietor/Partner/Director	S\$30,000	Not Applicable		
Work Injury Compensation - As per legislation for death, bodily injury to employees	Covering up to 5 retail employees or maximum annual wages of S\$100,000, whichever is lesser	___ Office Employees ___ Total Annual Wages	0.097% of Additional Total Annual Wages	S\$
Premium	S\$361.75 + GST	+		S\$ _____ + GST

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 Business Insurance Solution Prestige Package (Retail & Office) Proposal Form

QBE Insurance (Singapore) Pte Ltd



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.

Policy No.

Account No.

Your Details (Please write clearly)

Name of Corporation

ACRA Number

Postal Address

Email

Risk Address

Nature of Business

Period of Insurance
(One Year)

From

To

--	--

Package Option
(please tick as appropriate)

Office Package

Retail Package (Excluding Grocery Stores)

Retail Package (For Grocery Stores only)

Group Personal Accident Section

Name of Proprietor/Partner/Director

Date of Birth of Proprietor/Partner/Director

Total Premium (before 7% GST):

Note: This Proposal is not a contract of insurance. Please read the policy wording for full and complete details of cover.

Eligibility for QBE Business Insurance Solution Prestige Package Insurance (Retail Businesses & Offices)

1. Businesses with turnover up to S\$20,000,000.
2. Nature of business is Office. "Office Enterprises" are defined as premises or buildings used as a place of business for clerical or administrative work.
Or nature of business is Retail. "Retail Enterprises" are defined as retailers with retail business. For example: Clothing retailing, Household equipment retailing, etc.

*The following are **not eligible** for QBE Retail package:

- Cafes, Coffee Shops, Restaurants with cooking facilities
- Department Stores
- Beauty, Spa and Massage Salons
- Motor Vehicle Retailers and Motor Mechanics
- Pharmacies and Medical Clinics

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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).

Personal Data Protection Act (PDPA) 2012

Supplementary Consent Clauses

To process, administer and/or manage your relationship, account and policy with QBE Insurance (Singapore) Pte Ltd (QBE), QBE will need to collect, use, disclose and/or process your personal data. Such personal data includes (i) information set out in this [form] and any other personal information provided by you or possessed by QBE; and (ii) your claims.

Such personal data will be collected, used, disclosed and/or processed by QBE for the purpose(s) of:

- a) considering whether to provide you with the insurance you applied for;
- b) processing your application for underwriting and insurance;
- c) administering and/or managing your relationship, account and/or policy with QBE;
- d) processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy;
- e) carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by QBE;
- f) carrying out your instructions or responding to any enquiries by you;
- g) dealing in any matters relating to the services and/or products you are entitled to when applying for this or other policies you applied for. This includes the disclosure of some of your personal data when mailing of correspondence, statements, invoices, reports or notices to you, as well as the disclosure of some of your personal data on the cover of envelopes/mail packages;
- h) investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion relating to these;
- i) compiling a claims history for the purpose of investigation and detecting fraud in present and future claims
- j) complying with applicable law in administering and managing your relationship with QBE;
- k) providing you with direct marketing communications about QBE's products and services; if you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by writing in to info.sing@qbe.com

We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the purposes described above, and using, disclosing and/or processing such personal data for one or more of those purposes.

Your personal data may/will be disclosed by QBE to its third party service providers or agents (including its lawyers/law firms), which may be situated outside of Singapore, for one or more of the purposes described above, meaning third party service providers or agents, if engaged by QBE, will be processing your personal data for QBE.

By signing below, you:

- consent to QBE collecting, using, disclosing and/or processing your personal data for the purposes described above;
- consent to QBE collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the purposes described above;
- consent to QBE disclosing your personal data to its third party service providers, or agents (including its lawyers/law firms), for the purposes described above; and
- consent to QBE transferring your personal data out of Singapore to its third party service providers, or agents where such third party service providers or agents are sited (whether in Singapore or outside of Singapore), for the purposes described above.

Declaration

We declare that:

1. The building is constructed of concrete or reinforced concrete, with concrete, metal or tile roof
2. The premises are protected by burglar alarms and/or a building security and access system or personnel
3. The premises are fitted with fire extinguishers, hose reels and sprinklers
4. All reasonable precautions to prevent and mitigate claims for the business have been taken
5. The person(s) proposed for Personal Accident cover is in good health and has no physical infirmity whatsoever
6. The type of insurance proposed has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company
7. The type of insurance proposed has not had more than 4 claims in the last 3 years
8. We agree 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
9. We understand and agree the proposal will be effective only if it has been accepted by QBE Insurance (Singapore) Pte Ltd
10. We understand and agree the policy is subject to Premium Payment Warranty

Date	Signature and Company Stamp
------	-----------------------------