

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\$	0.0933% 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	0.063% of Additional Total Annual Wages	S\$
Premium	S\$283.00 + 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\$	0.0933% 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\$332.37 + 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\$	0.1050% 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\$341.51 + 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).

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

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 and Company Stamp	Date
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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 email or post at:
QBE Insurance (Singapore) Pte. Ltd.
Address: 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.

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