

QBE Business Insurance Solution Package (Retail & Office)

QBE Insurance (Singapore) Pte Ltd



QBE Business Insurance Solution 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 Package (Retail & Office)

Standard Package	Sum Insured	Changes to Sum Insured
Property All Risks - For contents of every description including stocks, machinery & fixed glass. - Excess: S\$100	S\$50,000	
Business Interruption - Weekly Benefits	S\$1,400 per week (up to 14 Weeks)	
Liability - Public Liability (Anywhere in Singapore)	S\$5,000,000 any one occurrence Unlimited any one period	
Money - Money in Transit (Anywhere in Singapore) - Money in Premises (During and after business hours)	S\$5,000 S\$5,000	
Fidelity Guarantee - For loss of money/goods by fraudulent or dishonest acts of employees	S\$5,000 any one period (Up to 5 employees)	
Group Personal Accident - For Death & Permanent Disablement for 1 Registered proprietor/ Partner/ Director	S\$30,000	
Work Injury Compensation - As per legislation for death, bodily injury to employees	Covering up to 5 employees or maximum annual wages of S\$100,000 whichever is the lesser	
Standard Package	Package Premium (excluding GST)	Additional Premium
Office Package	S\$250 + GST	
Retail Package	S\$310 + GST	

Superior Package	Sum Insured	Changes to Sum Insured
Property All Risks - For contents of every description including stocks, machinery & fixed glass - Excess: S\$100	S\$50,000	
Business Interruption - Weekly Benefits	S\$2,800 per week (up to 14 Weeks)	
Liability - Public Liability (Anywhere in Singapore)	S\$5,000,000 any one occurrence Unlimited any one period	
Money - Money in Transit (Anywhere in Singapore) - Money in Premises (During and after business hours)	S\$10,000 S\$10,000	
Fidelity Guarantee - For loss of money/goods by fraudulent or dishonest acts of employees	S\$10,000 any one period (Up to 15 employees)	
Group Personal Accident - For Death & Permanent Disablement for 1 Registered proprietor/ Partner / Director	S\$30,000	
Work Injury Compensation - As per legislation for death, bodily injury to employees	Covering up to 15 employees or maximum annual wages of S\$300,000 whichever is the lesser	
Superior Package	Package Premium (excluding GST)	Additional Premium
Office Package	S\$502 + GST	
Retail Package	S\$660 + GST	

QBE Business Insurance Solution Package (Retail & Office) Proposal Form

QBE Insurance (Singapore) Pte Ltd



Statement pursuant to Section 25(5) of the Insurance Act, Singapore (Cap 142): You are to disclose in this proposal form fully and faithfully all the facts, which you know or ought to know, otherwise the policy issued hereunder may be void.

Policy No.

Account No.

Your Details (Please write clearly)

Name of Corporation:

ACRA Number:

Postal Address:

Risk Address:

Nature of Business:

Period of Insurance:
(One Year)

From:

To:

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Package Option:
(please tick as appropriate)

Office Package Standard

Office Package Superior

Retail Package Standard

Retail Package Superior

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 Package Insurance (Retail Businesses & Offices)

1. Businesses with turnover up to S\$3,000,000
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 Retailer with retail business (for example: Clothing retailing, General Store Retailing, Household equipment retailing, etc)

Declaration

We declare that:

1. We are located in a building of hard roof and concrete walls.
2. We have not ever been declared bankrupt nor insolvent.
3. The person(s) proposed for Personal Accident cover is in good health and has no physical infirmity whatsoever.
4. No insurance company has rejected our proposal/application, declined/cancelled our insurance/renewal nor required any special terms.
5. We have not suffered any loss against the risks now proposed in the last three years.
6. We agree that 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.
7. We understand and agree that the proposal will be effective only if it has been accepted by QBE Insurance (Singapore) Pte Ltd.
8. We understand and agree that the policy is subject to Premium Payment Warranty.

<p>Date</p>	<p>Signature and Company Stamp</p>
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