

# BIZSUPREME EATERIES PACKAGE

Great is protecting your food business against disruptions



**Running your own food business? Be it an upmarket restaurant or a small yet vibrant hawker stall, be ready for any unforeseen happenings that can cause serious interruptions to your business.**

**But having all the right insurance in place requires considerable time and effort. Fortunately, with BizSupreme Eateries Package, you have access to all the essential protections for your business in one single policy.**

BizSupreme Eateries Package offers three comprehensive plans that cater to various types of retail business:

- **Restaurant** is designed for businesses with dining-in facilities such as coffee houses, cafe, eating-houses etc.
- **Foodcourt** is designed for individual stalls inside the foodcourt, coffeeshop, canteen etc.
- **Stallholder** is designed for individual stalls inside the hawker centres, wet market and push carts in the shopping mall.

With flexible top-up for sum insured and optional covers, creating a tailored plan that best suits your business is simple. Additionally, paying for only the cover you need makes it so much more affordable.

## **BizSupreme Eateries Package, a flexible solution for your business**

Contact your representative to customise your policy to meet your individual business needs.

To contact us:

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### **Important Notes:**

1. This product brochure is not a contract of insurance. The specific details applicable to this insurance are set out in the Policy Document, its Schedule and Endorsement.
2. Premium is based on per location basis unless units are adjoining.
3. Top-Up coverage is to be rounded up to the nearest thousand
4. Prices are quoted in Singapore Currency

Information correct as at 1 July 2017.



**BizSupreme Eateries Package**

SECTION A				FOODCOURT			STALLHOLDER		TOP-UP SECTION		
Basic Coverage	RESTAURANT		FOODCOURT		STALLHOLDER		Top-Up Sum Insured	Top-Up rate	Top-Up Premium		
	Standard Plan Basic Sum Insured/Limit	Deluxe Plan Basic Sum Insured/Limit	Standard Plan Basic Sum Insured/Limit	Deluxe Plan Basic Sum Insured/Limit	Standard Plan Basic Sum Insured/Limit	Standard Plan Basic Sum Insured/Limit					
1. Fire & Extraneous Perils on Contents & Stock-in-Trade	\$S\$100,000	Covered Under All Risks	\$S\$25,000	Covered Under All Risk	\$S\$10,000	\$S\$10,000	\$S\$ (Up to \$S\$900,000)	0.10%			
2. Theft & Hold Up	\$S\$50,000 (first loss basis)	Covered Under All Risks	\$S\$10,000 (first loss basis)	Covered Under All Risks	\$S\$5,000 (first loss basis)	\$S\$5,000 (first loss basis)	\$S\$ (Up to \$S\$450,000)	0.15%			
3. All Risks on Contents & Stock-in-Trade	Not Applicable Under Standard Plan	\$S\$100,000 (Full Theft up to \$S\$50,000)	Not Applicable Under Standard Plan	\$S\$25,000 (Full Theft up to \$S\$10,000)	Not Applicable Under Standard Plan	Not Applicable Under Standard Plan	\$S\$ (Up to \$S\$900,000)	0.30%			
4. Daily Benefits	\$S\$25,000 (\$S\$250 per Day up to 100 Days)	\$S\$15,000 (\$S\$150 per Day up to 100 Days)	\$S\$15,000 (\$S\$150 per Day up to 100 Days)	\$S\$15,000 (\$S\$150 per Day up to 100 Days)	\$S\$10,000 (\$S\$100 per Day up to 100 Days)	\$S\$10,000 (\$S\$100 per Day up to 100 Days)	\$S\$ (Up to additional \$S\$100 per day)	\$S\$20 per \$S\$50			
5. Public Liability	- \$S\$500,000 Any One Occurrence - Unlimited Any One Period	- \$S\$250,000 Any One Occurrence - Unlimited Any One Period	- \$S\$250,000 Any One Occurrence - Unlimited Any One Period	- \$S\$250,000 Any One Occurrence - Unlimited Any One Period	- \$S\$250,000 Any One Occurrence - Unlimited Any One Period	- \$S\$250,000 Any One Occurrence - Unlimited Any One Period	\$S\$ (Up to \$S\$4,500,000)	\$S\$50 per \$S\$250,000			
6. Money:											
a) Money in Transit	a) \$S\$5,000		a) \$S\$3,000		a) \$S\$1,000	a) \$S\$1,000	a) \$S\$ (Up to \$S\$5,000)	a) 1%			
b) Money in Premises	b) \$S\$5,000		b) \$S\$3,000		b) \$S\$1,000	b) \$S\$1,000	b) \$S\$ (Up to \$S\$5,000)	b) 1%			
c) Money kept in locked drawer/safe after business hours in residence of partners/directors	c) \$S\$500		c) \$S\$250		c) \$S\$250	c) \$S\$250	c) Not Applicable	c) Not Applicable			
7. Plate Glass	\$S\$5,000		\$S\$2,500		\$S\$2,500	\$S\$2,500	\$S\$ (Up to \$S\$5,000)	0.50%			
8. Personal Accident on the life of any one of the named partner/director (Age not exceeding 70 years old)	\$S\$50,000		\$S\$50,000		\$S\$30,000	\$S\$30,000	No: _____ of additional persons (Up to 2 persons)	Additional Persons: \$S\$40 each			
9. Daily-in Hospital income for the partner/director insured under Section 8	Not Applicable	\$S\$100 Per Day (up to 60 Days)	Not Applicable	\$S\$100 Per Day (up to 60 Days)	Not Applicable	Not Applicable		Not Applicable			
10. Goods In Transit (excess \$200 each & every loss)	Not Applicable	\$S\$2,000	Not Applicable	\$S\$2,000	Not Applicable	Not Applicable		Not Applicable			
11. Deterioration of Stocks (Time Excess 12 hours)	Not Applicable	\$S\$2,500 Any one loss & in the aggregate	Not Applicable	\$S\$2,500 Any one loss & in the aggregate	Not Applicable	Not Applicable		Not Applicable			
<b>OPTIONAL COVERAGE</b>	<b>Standard Plan Basic Sum Insured/Limit</b>	<b>Deluxe Plan Basic Sum Insured/Limit</b>	<b>Standard Plan Basic Sum Insured/Limit</b>	<b>Deluxe Plan Basic Sum Insured/Limit</b>	<b>Standard Plan Basic Sum Insured/Limit</b>	<b>Standard Plan Basic Sum Insured/Limit</b>	<b>Sum Insured</b>	<b>Top-Up rate</b>	<b>Optional Cover Premium</b>		
12. Fidelity Guarantee	Limit: \$S\$5,000 Any one occurrence & in the aggregate	Limit: \$S\$5,000 Any one occurrence & in the aggregate	Limit: \$S\$5,000 Any one occurrence & in the aggregate	Limit: \$S\$5,000 Any one occurrence & in the aggregate	Limit: \$S\$5,000 Any one occurrence & in the aggregate	Limit: \$S\$5,000 Any one occurrence & in the aggregate	No: _____ of employee (Up to 10 employees)	Each Employee: \$S\$30 each			
13. Fire & Extraneous Perils on Building							\$S\$ (Up to \$S\$3,000,000)	0.06%			
14. Work Injury Compensation (WIC)	Please refer to Section B below (Total annual wages up to \$S\$500,000)										
<b>[b] TOTAL PREMIUM for TOP UP &amp; OPTIONAL COVER</b>											

<b>[a] BASIC PREMIUM FOR SECTION A</b> <small>(Please tick one)</small>	<b>RESTAURANT</b>		<b>FOODCOURT</b>		<b>STALLHOLDER</b>
	<input type="checkbox"/> Standard Plan S\$337	<input type="checkbox"/> Deluxe Plan S\$385	<input type="checkbox"/> Standard Plan S\$139	<input type="checkbox"/> Deluxe Plan S\$184	<input type="checkbox"/> Standard Plan S\$127

**SECTION B - Work Injury Compensation (WIC)**

Headcount	Occupation Category	Est. Annual Earnings**	Rate	WIC Premium
	Management / Admin / Accountant		0.10%	
	Outdoor Sales / Cashier		0.25%	
	Service / Kitchen Staff		0.50%	
	Driver / Delivery		0.75%	
** Est. Annual Earnings must consist of the normal wages, food and housing allowances, overtime payments, bonuses and annual wages supplements but excluding travelling allowances and employers' CPF contributions				
			<b>[c] TOTAL WIC PREMIUM for SECTION B</b>	S\$ _____ <small>(Min Premium \$30)</small>

<b>Eateries Package is not suitable for the following risks:</b>
<ul style="list-style-type: none"> <li>Outside of Singapore</li> <li>Premises which are part of a more extensive premises used mainly for industrial, manufacturing, assembly, warehousing/wholesale purpose</li> <li>Premises not of Class 1 construction and/or shared premises and/or multi tenanted</li> <li>Risks on board vessels</li> <li>Pre-war premises</li> <li>Where the property are kept in the open or without perimeter fence and/or security</li> </ul>

<b>TOTAL PREMIUM</b> [a] + [b] + [c]	
<b>PREVAILING GST</b>	
<b>TOTAL PREMIUM PAYABLE</b>	