# **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 desinged 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:

- +65 6248 2888
- greateasterngeneral.com
- gicare-sg@greateasterngeneral.com

#### **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.

Great Eastern General Insurance Limited (Reg No. 1920 00003W) (A wholly-owned subsidiary of Great Eastern Holdings Limited) 1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659

## **BizSupreme Eateries Package Proposal Form**

Important Notice

- Statement pursuant to Section 25 (5) of the Insurance Act (Cap 142) or any subsequent amendments thereof, you are to disclose in this Proposal Form, fully and faithfully, all the facts which you know or ought to know, in respect of the risk that is being proposed. Otherwise the Policy issued hereunder may be void.
   This plan 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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Particulars of proposal				Payment mode (Please tick and fill in the details)
Name of insured:	Ви	usiness Registration No.:		Premium payable: S\$
Corresponding Address:		F	Postal Code:	By Credit Card (Visa/MasterCard only)
Telephone no.: (O)	Fax no.:			I/We hereby authorise Great Eastern General Insurance Limited to charge the
(HP)	Email:			above premium to the following card. Credit Card Number
Location of Insured Property:		[	Postal Code:	
Nature of Business:				Expiry Date: (mm) (yy)
Period of Insurance				
From:(dd/mm/yy)	То:	(	dd/mm/yy)	Name of cardholder:
Details of the premises				NRIC no.: Signature:
1. Is the Insured premises constructed of brick,	tile or concrete?	No		By Cheque: No.:
2. Does the Insured solely occupied the insured	premises?	No		(Cheque made payable to Great Eastern General Insurance Limited)
If "NO", please state the business of the neigh	1bour :			Declaration
3. Please tick on the appropriate fire preventive a	& security system in the premises			By submitting this Application Form, I/we hereby declare the following:
Fire Preventive Systems	e Extinguisher 🗌 Sprint	kler System	Fire Hose Reel	<ol> <li>All the persons proposed for Personal Accident cover are below 70 years old, in good health and have no personal infirmity whatsoever.</li> </ol>
Others (Please give details):	о ,			<ol><li>We have not suffered any loss or damage due to any of the proposed risks in the last 3 years.</li></ol>
Security Systems	System	/D = = ==		<ol><li>No insurance company has declined or imposed any special terms on any of our previous insurances.</li></ol>
CCTV Burglary Alarm S Others (Please give details):	-	DWS/DOOTS	24-hour Security Guard	I/We declare that the particulars and statements given by us are true, correct and complete, and I/we agreed that this proposal shall be the basis of the Contract of Insurance between me/us and Great Eastern General Insurance Limited ("GEG").
<ul> <li>4. What is the type of property for the location of Commercial Building Industrial</li> <li>Others (Please give details):</li> </ul>	Building Shopping Mall		— 1	I/We agree to accept the policy issued hereunder subject to the terms and conditions expressed therein and warrant that I/we have not withheld any material information relevant to this proposal.
				Policy Application, Service and Administration
Personal Accident (Details of the proprietor/pa		,		By providing the information set out above, I/we agree and consent to GEG, its related corporations (collectively, the "Companies"), as well as their respective representatives and
Full Name (as in NRIC)	NRIC/Passpo	rt No.	Date of Birth (dd/mm/yy)	agents ("Representatives") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonably required by the Companies to evaluate my/our proposal and to provide the products or services which I am/we are applying for (including, without limitation, any policy renewals and policy upgrades, substitutions or replacements).
Fidelity Guarantee (Details of the insured pers	on(s) under this Section)			These purposes are set out in Great Eastern's Privacy Statement, which is accessible at https://www.greateasternlife.com/sg/en/privacy-and-security-policy.html and which I/we confirm I/we have read and understood.

Signature of Proposer & Company Stamp

Agent Code: \_\_\_\_

Agent Name:

Date

#### Fidelity Guarantee (Details of the insured person(s) under this Section)

Full Name (as in NRIC)	Designation	NRIC/Passport No.

SECTIC	ON A					TOP-L	TOP-UP SECTION	
	RESTAURANT	URANT	FOODCOURT	COURT	STALLHOLDER			
Basic Coverage	<b>Standard</b> Plan Basic Sum Insured/ Limit	Deluxe Plan Basic Sum Insured/ Limit	Standard Plan Basic Sum Insured/ Limit	Deluxe Plan Basic Sum Insured/ Limit	<b>StandardPlan</b> Basic Sum Insured/Limit	Top-Up Sum Insured	Top-Up rate	Top-Up Premium
<ol> <li>Fire &amp; Extraneous</li> <li>Perils on Contents &amp; Stock-in-Trade</li> </ol>	S\$100,000	Covered Under All Risks	S\$25,000	Covered Under All Risk	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	\$\$5,000 (first loss basis)	S\$	0.15%	
<ol> <li>All Risks on Contents</li> <li>&amp; Stock-in-Trade</li> </ol>	Not Applicable Under Standard Plan	\$\$100,000 (Full Theft up to \$\$50,000	Not Applicable Under Standard Plan	\$\$25,000 (Full Theft up to \$\$10,000	Not Applicable Under Standard Plan	S\$ (Up to \$\$900,000)	0.30%	
4. Daily Benefits	S\$25 (S\$250 per D Da	\$\$25,000 \$\$250 per Day up to 100 Days)	S\$15,000 (S\$150 per Day ur Days)	\$\$15,000 (\$\$150 per Day up to 100 Days)	\$\$10,000 (\$\$100 per Day up to 100 Days)	S\$per day (Up to additional S\$100 per day)	S\$20 per S\$50	
5. Public Liability	- \$\$500,000 , Occurrence - Unlimited Ar Period	\$\$500,000 Any One Occurrence Unlimited Any One Period	<ul> <li>S\$250,000.</li> <li>Occurrence</li> <li>Unlimited Ar</li> <li>Period</li> </ul>	\$\$250,000 Any One Occurrence Unlimited Any One Period	<ul> <li>S\$250,000 Any</li> <li>One Occurrence</li> <li>Unlimited Any</li> <li>One Period</li> </ul>	S\$ (Up to \$\$4,500,000)	\$\$50 per \$\$250,000	
6. Money:								
a) Money in Transit	a) S\$5,000	0	a) S\$3,000	0	a) S\$1,000	a) S\$(Up to S\$5,000)	a) 1%	
b) Money in Premises	b) S\$5,000	0	b) S\$3,000	0	b) S\$1,000	b) \$\$ (Up to \$\$5,000)	b) 1%	
<li>c) Money kept in locked drawer/safe after business hours in residence of partners/ directors</li>	c) S\$500		c) S\$250		c) \$\$250	c) Not Applicable	c) Not Applicable	
7. Plate Glass	S\$5	S\$5,000	S\$2	S\$2,500	S\$2,500	\$\$ (Up to \$\$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	S\$50,000	S\$50,000	000'	S\$30,000	No: of additional persons (Up to 2 persons)	Additional Persons: S\$40 each	
<ol> <li>Daily-in Hospital Income for the partner/ director insured under Section 8</li> </ol>	Not Applicable	S\$100 Per Day (up to 60 Days)	Not Applicable	S\$100 Per Day (up to 60 Days)	Not Applicable	Not	Not Applicable	
10.Goods In Transit (excess \$200 each & every loss)	Not Applicable	S\$2,000	Not Applicable	S\$2,000	Not Applicable	Not	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	Not Applicable	
OPTIONAL COVERAGE	<b>Standard</b> Plan Basic Sum Insured/ Limit	Deluxe Plan Basic Sum Insured/ Limit	<b>Standard</b> Plan Basic Sum Insured/ Limit	Deluxe Plan Basic Sum Insured/ Limit	<b>Standard Plan</b> Basic Sum Insured/Limit	Sum Insured	Top-Up rate	Optional Cover Premium
12.Fidelity Guarantee	Limit: S\$5,000 Any one occurrence the aggregate	Limit: \$\$5,000 Any one occurrence & in the aggregate	Limit: S\$5,000 Any one occurrence & in the aggregate	\$5,000 urrence & in yregate	Limit: \$\$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 (Total ann	Please refer to Section B below (Total annual wages up to \$\$500,000)	ow 0,000)		
						[b] TOTAL PREMIUM for TOP UP & OPTIONAL COVER	M for TOP COVER	

**BizSupreme Eateries Package** 

	RESTAURANT	FOODCOURT	COURT	STALLHOLDER		
FOR SECTION A (Please tick one)	Standard Deluxe Plan Plan S\$337	Standard Plan S\$139	Deluxe Plan S\$184	Standard Plan S\$127		
	12	ECTION B - M	/ork Injury Co	SECTION B - Work Injury Compensation (WIC)		
-	<b>Occupation Category</b>		Est. Annual	Est. Annual Earnings**	Rate	WIC Premium
Manaę	Management / Admin / Accountant	It			0.10%	
	Outdoor Sales / Cashier				0.25%	
	Service / Kitchen Staff				0.50%	
	Driver / Delivery				0.75%	
Est. Annual Earnings must col payments, bonuses and annu employers' CPF contributions	ist consist of the normal wages, food and housing allowances, overtime annual wages supplements but excluding travelling allowances and utions	jes, food and h but excluding	nousing allowa travelling allow		[c] TOTAL WIC PREMIUM for SECTION B	S\$(Min Premium \$30)
eries Pa	Eateries Package is not suitable for the following risks:	he following	risks:		TOTAL PREMIUM	
<b>Dutside of Singapore</b>					[a] + [b] + [c]	
Premises which are part of manufacturing, assembly, v Premises not of Class 1 co	Premises which are part of a more extensive premises used mainly for industrial, manufacturing, assembly, warehousing/wholesale purpose Premises not of Class 1 construction and/or shared premises and/or multi tenanted	ss used mainly irpose premises and/	for industrial, or multi tenant	ed	PREVAILING GST	
Risks on board vessels Pre-war premises Where the property are k	Risks on board vessels Pre-war premises Where the property are kept in the open or without perimeter fence and/or security	erimeter fence	and/or securi		TOTAL PREMIUM PAYABLE	