

BIZSUPREME RETAIL PACKAGE

Great is paying for the cover your retail business really needs



Running your own retail business? Be it a high-end fashion outlet or a modest yet chic gift shop, 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 Retail Package, you have access to all the essential protections for your business in one single policy.

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

- **Product** is designed for retail shops dealing in sales of consumer products such as boutique, stationery, gifts, bages, minimarts etc.
- **Service** is designed for retail shops rendering services such as photographic studios, tailors, hair & beauty, salon, clinic etc.
- **F&B** is desinged for retail shops wich provide food and beverage services like take-away outlets, bakeries, bubble tea, etc.

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 Retail 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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 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.

BizSupreme Retail 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

Name of insured: _____ Business Registration No.: _____
Corresponding Address: _____ Postal Code: _____
Telephone no.: _____ (O) Fax no.: _____
_____ (HP) Email: _____
Location of Insured Property: _____ Postal Code: _____
Nature of Business: _____

Period of Insurance

From: _____ (dd/mm/yy) To: _____ (dd/mm/yy)

Details of the premises

- Is the Insured premises constructed of brick, tile or concrete? Yes No
 - Does the Insured solely occupied the insured premises? Yes No
- If "NO", please state the business of the neighbour : _____

- Please tick on the appropriate fire preventive & security system in the premises

Fire Preventive Systems

- Fire Alarm System Fire Extinguisher Sprinkler System Fire Hose Reel
 Others (Please give details): _____

Security Systems

- CCTV Burglary Alarm System Grilled Windows/Doors 24-hour Security Guard
 Others (Please give details): _____

- What is the type of property for the location of the insured property?

- Commercial Building Industrial Building Shopping Mall Pre-war Building HDB Shop
 Others (Please give details): _____

Personal Accident (Details of the proprietor/partner(s)/director(s) to be insured under this Section)

Full Name (as in NRIC)	NRIC/Passport No.	Date of Birth (dd/mm/yy)

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

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

Payment mode (Please tick and fill in the details)

Premium payable: S\$ _____

- By Credit Card (Visa/MasterCard only)

I/We hereby authorise Great Eastern General Insurance Limited to charge the above premium to the following card.

Credit Card Number

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Expiry Date: (mm) (yy)

Name of cardholder: _____

NRIC no.: _____ Signature: _____

- By Cheque: No.: _____
(Cheque made payable to Great Eastern General Insurance Limited)

Declaration

By submitting this Application Form, I/we hereby declare the following:

- All the persons proposed for Personal Accident cover are below 70 years old, in good health and have no personal infirmity whatsoever.
- We have not suffered any loss or damage due to any of the proposed risks in the last 3 years.
- No insurance company has declined or imposed any special terms on any of our previous insurances.

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").

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

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 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).

These purposes are set out in Great Eastern's Privacy Statement, which is accessible at <https://www.greatasteernlife.com/sg/en/privacy-and-security-policy.html> and which I/we confirm I/we have read and understood.

Signature of Proposer & Company Stamp _____ Date _____

Agent Code: _____ Agent Name: _____

BizSupreme Retail Package

SECTION A			TOP-UP SECTION					
Basic Coverage	Standard Plan Basic Sum Insured/Limit	Deluxe Plan Basic Sum Insured/Limit	Top-Up Sum Insured	PRODUCT Top-Up rate	SERVICE Top-Up rate	F&B Top-Up rate	Top-Up Premium	
1. Fire & Extraneous Perils on Contents & Stock-in-Trade	S\$100,000	Covered Under All Risks	S\$ _____ (Up to S\$900,000)	0.08%	0.08%	0.10%		
2. Theft & Hold Up	S\$50,000 (first loss basis)	Covered Under All Risks	S\$ _____ (Up to S\$450,000)	0.15%	0.12%	0.12%		
3. All Risks on Contents & Stock-in-Trade	Not Applicable Under Standard Plan	S\$100,000 (Full Theft up to S\$50,000)	S\$ _____ (Up to S\$900,000)	0.25%	0.25%	0.30%		
4. Daily Benefits	S\$25,000 (S\$250 per Day up to 100 Days)		S\$ _____ per day (Up to additional S\$100 per day)	S\$18 per S\$50	S\$20 per S\$50	S\$20 per S\$50		
5. Public Liability	- S\$500,000 Any One Occurrence - Unlimited Any One Period		\$ _____ (Up to S\$4,500,000)	S\$30 per S\$250,000	S\$50 per S\$250,000	S\$40 per S\$250,000		
6. Money:								
a) Money in Transit	a) S\$5,000		a) S\$ _____ (Up to S\$5,000)	a) 0.7%	a) 0.7%	a) 1%		
b) Money in Premises	b) S\$5,000		b) S\$ _____ (Up to S\$5,000)	b) 0.7%	b) 0.7%	b) 1%		
c) Money kept in locked drawer/safe after business hours in residence of partners/directors	c) S\$500		c) Not Applicable	c) Not Applicable	c) Not Applicable	c) Not Applicable		
7. Plate Glass	S\$5,000		S\$ _____ (Up to S\$5,000)	0.50%	0.50%	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		No: ___ of additional persons (Up to 2 persons)	Additional Persons: S\$30 each	Additional Persons: S\$30 each	Additional Persons: S\$35 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	Not Applicable	Not Applicable		
10. Goods In Transit (excess \$200 each & every loss)	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	Not Applicable	Not Applicable		
OPTIONAL COVERAGE	Standard Plan Basic Sum Insured/Limit	Deluxe Plan Basic Sum Insured/Limit	Sum Insured	PRODUCT Top-Up rate	SERVICE Top-Up rate	F&B Top-Up rate	Optional Cover Premium	
12. Fidelity Guarantee	Limit: S\$5,000 Any one occurrence & in the aggregate		No: _____ of employee (Up to 10 employees)	Each Employee: S\$30 each	Each Employee: S\$30 each	Each Employee: S\$30 each		
13. Fire & Extraneous Perils on Building			S\$ _____ (Up to S\$3,000,000)	0.05%	0.05%	0.06%		
14. Work Injury Compensation (WIC)			Please refer to Section B below (Total annual wages up to S\$500,000)					

[b] TOTAL PREMIUM for TOP UP & OPTIONAL COVER

[a] BASIC PREMIUM FOR SECTION A	Standard Plan Basic Sum Insured/Limit	Deluxe Plan Basic Sum Insured/Limit
RETAIL PRODUCT (Please tick one)	<input type="checkbox"/> S\$214	<input type="checkbox"/> S\$252
RETAIL SERVICE (Please tick one)	<input type="checkbox"/> S\$257	<input type="checkbox"/> S\$303
RETAIL F&B (Please tick one)	<input type="checkbox"/> S\$255	<input type="checkbox"/> S\$311

SECTION B - Work Injury Compensation (WIC)

Headcount	Occupation Category	Est. Annual Earnings**	Rate	WIC Premium
	Management / Admin / Accountant		0.10%	
	Outdoor Sales / Retail Staff (for staff under Retail - Product Plan)		0.25%	
	Service / Kitchen Staff (for staff under Retail - Service or F&B Plan)		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			[c] TOTAL WIC PREMIUM for SECTION B	S\$ _____ (Min Premium \$30)

<p>Retail Package is not suitable for the following risks:</p> <ul style="list-style-type: none"> • Outside of Singapore • 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 • Risks on board vessels • Pre-war premises • Where the property are kept in the open or without perimeter fence and/or security
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TOTAL PREMIUM [a] + [b] + [c]	
PREVAILING GST	
TOTAL PREMIUM PAYABLE	