

# 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**

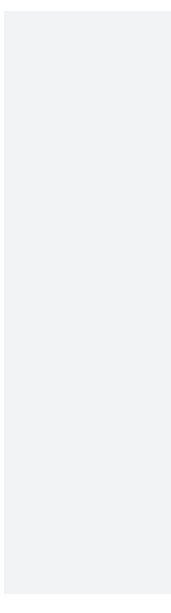
Contact your representative to customise your policy to meet your individual business needs.

**To contact us:**

☎ **+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.

**BizSupreme Eateries Package Proposal Form**

**Important Notice**

1. 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.  
2. 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](http://www.gia.org.sg) or [www.sdic.org.sg](http://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**

- 1. Is the Insured premises constructed of brick, tile or concrete?  Yes  No
- 2. Does the Insured solely occupied the insured premises?  Yes  No
- If "NO", please state the business of the neighbour : \_\_\_\_\_
- 3. Please tick on the appropriate fire preventive & security system in the premises

**Fire Preventive Systems**

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

**Security Systems**

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

**4. 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

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:

- 1. All the persons proposed for Personal Accident cover are below 70 years old, in good health and have no personal infirmity whatsoever.
  - 2. We have not suffered any loss or damage due to any of the proposed risks in the last 3 years.
  - 3. 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 <http://www.greatasteallife.com/sg/en/prn/policies.htm> and which I/we confirm I/we have read and understood.

Signature of Proposer & Company Stamp \_\_\_\_\_ Date \_\_\_\_\_

Agent Code: \_\_\_\_\_ Agent Name: \_\_\_\_\_

SECTION A		TOP-UP SECTION	
Basic Coverage	RESTAURANT		STALLHOLDER
	Standard Plan	Deluxe Plan	Standard Plan
	Limit Insured/Basic Sum	Limit Insured/Basic Sum	Limit Insured/Basic Sum
1. Fire & Extraneous Perils on Contents (Excluding Stock-in-Trade)	Covered \$100,000	Covered \$25,000	Covered \$10,000
2. Theft & Hold Up	\$50,000 (first loss basis) Covered Under All Risks	\$10,000 (first loss basis) Covered Under All Risks	\$5,000 (first loss basis) Covered Under All Risks
3. All Risks on Contents & Stock-in-Trade	Not Applicable (Full Theft) \$100,000 up to Standard Plan	Not Applicable (Full Theft) \$25,000 up to Standard Plan	Not Applicable Under Standard Plan
4. Daily Benefits	\$25,000 (\$250 per Day up to 100 Days)	\$15,000 (\$150 per Day up to 100 Days)	\$10,000 (\$100 per Day up to 100 Days)
5. Public Liability	- \$500,000 Any One Occurrence - Unlimited Any One Period	- \$250,000 Any One Occurrence - Unlimited Any One Period	- \$250,000 Any One Occurrence - Unlimited Any One Period
6. Money: a) Money in Transit b) Money in Premises c) Money kept in locked drawer/safe after business hours in residence of partners/directors	a) \$5,000 b) \$5,000 c) \$500	a) \$3,000 b) \$3,000 c) \$250	a) \$1,000 b) \$1,000 c) \$250
7. Plate Glass	\$5,000	\$2,500	\$2,500
8. Personal Accident on the life of any one of the named partner/director (Age not exceeding 70 years old)	\$50,000	\$50,000	\$30,000
9. Income for the partner/director insured under Section 8	Not Applicable Day (up to 60 Days)	Not Applicable Day (up to 60 Days)	Not Applicable
10. Goods in Transit (excess \$200 each & every loss)	Not Applicable \$2,000	Not Applicable \$2,000	Not Applicable
11. Deterioration of Stocks (Time Excess 12 hours)	Not Applicable \$2,500	Not Applicable \$2,500	Not Applicable
OPTIONAL COVERAGE	Standard Plan	Deluxe Plan	Standard Plan
	Limit Insured/Basic Sum	Limit Insured/Basic Sum	Limit Insured/Basic Sum
12. Fidelity Guarantee	Limit: \$55,000 Any one occurrence & in the aggregate	Limit: \$55,000 Any one occurrence & in the aggregate	Limit: \$55,000 Any one occurrence & in the aggregate
13. Fire & Extraneous Perils on Building			\$ (Up to \$3,000,000)
14. Work Injury Compensation (WIC)	Please refer to Section B below (Total annual wages up to \$500,000)		

**[b] TOTAL PREMIUM for TOP UP & OPTIONAL COVER**

TOP-UP SECTION

SECTION A

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

SECTION B - Work Injury Compensation (WIC)			
Headcount	Occupation Category	Est. Annual Earnings**	Rate
	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	
		[c] TOTAL WIC PREMIUM for SECTION B	
		S\$ _____ (Min Premium \$30)	

<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>
--	--

TOTAL PREMIUM PAYABLE	
PREVAILING GST	
TOTAL PREMIUM [a] + [b] + [c]	