



business packages

business solutions
for your business concerns

Business Advantage

Full suite of business cover that comes affordable and flexible.

What can my business be insured for?

■ Fire and/or Lightning

We will cover loss or damage to your physical assets/real and personal property caused by Fire and/or Lightning.

■ All Risks

As an alternative to Fire and/or Lightning, you can cover your physical assets/real and personal property (includes furniture, fixtures & fittings, improvements, decorations, machinery and equipment, trade samples or stock-in-trade) against accidental loss, destruction or damage by an insured event.

■ Work Injury Compensation

As an employer, it is mandatory that you protect your employees engaged under a contract of service against work accidents or illnesses. We will compensate you for any claims, arising out of and in the course of employment.

■ Public Liability

We will compensate for claims in the case of third parties' death or injury following an accident that your business is responsible for. Third parties include walk-in customers or damages to a neighboring occupier's property.

■ Business Interruption

We pay you on your loss of gross profits, gross revenue, wages and/or increased cost of working that you may incur if your business is interrupted because of loss, destruction or damage by an insured event.

■ Money

We pay you for any loss or damage to your money (currency notes, cheques, credit card, sales vouchers):

- In your premises or in transit
- 24 hours, 7 days a week

■ Fidelity Guarantee

We pay you for any financial loss arising from any act of fraud or dishonesty committed by your employee.

■ Electronic Equipment

We cover your electronic equipment (includes computers, systems and data media) for any unforeseen physical loss or damage.

■ Equipment or Machines

We pay you for the cost of repair, reinstatement, or replacement arising from accidental loss or damage to your equipment or machines.

Product Extensions available

- **Progressive Claims Payment** once liability is admitted
- **Fire/All Risks Sum Insured maintains** even after claim incident
- **Automatic increase in your Sum Insured** for alterations, additions and improvements to your insured property

Terms & Condition applies.

To find out more, please call our Customer Care at **+65 1800 880 4888** or email us at customer.care@axa.com.sg

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

redefining / insurance



Business Advantage Proposal Form

I declare that my business meets the following requirement:

- ✓ No claim experience for the past 3 years
 - ✓ The proposed insurance now has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company
 - ✓ None of our directors/partners has been declared bankrupt
 - ✓ None of our directors and employees has been convicted or associated with arson, criminal deception, fraud, forgery, theft and robbery.
- If any of the above answer is **NO**, please provide details below for each claim (for each class of insurance) and the preventive action taken since loss occurred.

Alternatively contact your intermediary or call us at +65 1800 880 4888, or email customer.care@axa.com.sg

Step 1: Build your cover (Compulsory)

1. Fire & Extraneous Perils or All Risks

Type of Cover:	<input type="checkbox"/> Fire & Extraneous Risk	<input type="checkbox"/> All Risks	Sum Insured	For Official Use	
				Rates	Premium
<input type="checkbox"/> Furniture and contents					
<input type="checkbox"/> Office Equipment, Plant & Machinery					
<input type="checkbox"/> Stock and materials in trade					
<input type="checkbox"/> Loss of Rent (a) \$ _____ per month (b) No. of months: _____					
<input type="checkbox"/> Others (please specify): _____ _____					
Total Sum Insured					
Fire Protection:	<input type="checkbox"/> None	<input type="checkbox"/> Sprinkler	<input type="checkbox"/> Fire Extinguisher		
Watchmen:	<input type="checkbox"/> None	<input type="checkbox"/> 24 hour security guard	<input type="checkbox"/> Office hours		
Security Measures:	<input type="checkbox"/> None	<input type="checkbox"/> Alarm	<input type="checkbox"/> CCTV		
Is insured a Tenant or an Owner?:	<input type="checkbox"/> Tenant	<input type="checkbox"/> Owner			

2. Work Injury Compensation

Description of Occupation Type	No. of Employees	Estimated Annual Wages	For Official Use	
			Rates	Premium

Do your employees undertake any of the following activities?

- Underground, digging, excavation, tunneling
- Blasting, demolition, handling of explosives, flammable, toxic or corrosive materials
- Offshore, underwater, work at shipyards, onboard vessels, heights >3m
- Other hazardous activities. Please specify: _____
- None of the above activities

3. Public Liability

Territorial Limit (please specify):	Limit of Liability	For Official Use	
		Rates	Premium
<input type="checkbox"/> Premise risk only	<input type="checkbox"/> Anywhere in Singapore		
<input type="checkbox"/> Any Special Extension required, please state: _____			
Estimated Annual Turnover / Any one Period of Insurance: _____			

The basic cover is subject to a minimum premium of **S\$535** (inclusive of GST).

