

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:

- $\checkmark~$ 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

 \checkmark 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:		All Risks	Sum Insured		For Official Use		
Furniture and contents				Rates	Premium		
 Office Equipment, Plant & Machine 	inerv						
Stock and materials in trade							
□ Loss of Rent (a) \$	_ per month (b) No. of mont	hs.					
□ Others (please specify):							
	To	tal Sum Insured					
Fire Protection:	□ None □ Sprinkler	□ Fire	Extinguisher				
Watchmen:	□ None □ 24 hour secu		e hours				
Security Measures:	□ None □ Alarm	CCT	V				
Is insured a Tenant or an Owner?:	□ Tenant □ Owner						
2. Work Injury Compensation							
Description of Occupation Type		No. of Employees	Estimated	For Official Use			
			Annual Wages	Rates	Premium		
Do your employees undertake any							
 Underground, digging, excavation, tunneling Blasting, demolition, handling of explosives, flammable, toxic or corrosive materials 							
□ Offshore, underwater, work at sl							
Other hazardous activities. Plea	se specify:						
None of the above activities							
3. Public Liability							
Territorial Limit (please specify): Premise risk only Anywhere in Singapore			Limit of Liability		ficial Use		
		Singapore		Rates	Premium		
Any Special Extension required, please state:							
Estimated Annual Turnover / Any one Period of Insurance:							
The basic cover is subject to a r	The basic cover is subject to a minimum premium of <u>S\$535</u> (inclusive of GST).						

AXA INSURANCE PTE LTD 8 Shenton Way, #24-01 AXA Tower Singapore 068811 Customer Care Department: #B1-01 Tel: 1800-880 4888 (Within Singapore) (65) 6880 4888 (International) Fax: (65) 6338 2522 Website: www.axa.com.sg Co. Reg No. 199903512M

<u>Step 2</u>: Enhance your cover based on your business needs (Optional)

		For Official Use	
Description of insured items	Sum Insured	Sum Insured Rates Premium	
ndemnity period for my business to recover in the event of a fire loss or damage: 6 months 12 months 2 months			
Gross Profit or Gross Revenue			
5. Burglary			
Description of insured items	Sum Insured	For Of	ficial Use
	Summureu	Rates	Premiun
Prenovation, Furniture, Fittings & Fixtures			
Office equipment & business contents			
Plant & Machinery			
¹ Stock and materials in trade			
1 Others (please specify):	_		
Burglary Cover Type: 1)			
2) □ Full Value □ First Loss Limit:	-		
Total Sum Insured			
. Money		Ear Of	ficial Use
Description of insured items	Sum Insured	Rates	Premiun
Money in Transit		natos	Tremun
Is the transit accompanied by at least 2 employees? □ Yes □ No			
¹ Money in Premises during business hours			
1 Money in Premises after business hours			
¹ Money kept in locked safe/strong room			
Money kept in locked drawer/cabinet			
/. Plate Glass			
Description of insured items	Sum Insured	For Of	ficial Use
	Sum msureu	Rates	Premiun
Plate Glass including lettering, painting and ornamental work			
I First Loss I Full Replacement Value			
3. Fidelity Guarantee			
Description of insured items	Sum Insured	For Official Use	
	per employee	Rates	Premium
lo. of Employees:			
). Electronic Equipment			
Description of insured items	Sum Insured	For Of Rates	ficial Use
Motorial Domogo (aududice conteble equipment)		Rates	Premiun
Material Damage (excluding portable equipment) External Data Media			
Increased Cost of Working			
-			
LO. Equipment		For Of	ficial Use
Description of insured items	Sum Insured	Rates	Premiun
J Machinery & Equipment			
1. Fire & Extra Perils on Building			· · · · · · · · · · · · · · · · · · ·
		For Of	ficial Use
Description of insured items	Sum Insured	Rates	Premiun
Building (excluding foundation)			
Renovation, Improvements, Fittings & Fixtures			
Construction of Building:			
Reinforced Concrete Steel Wood/Open Yard/Shed			
ge of building:			T
Total Sum Insured			
For Official Use (To be completed by AXA	4)		
			h GST)

DETAIL OF PROPOSER						
Name of Proposer / Company's Name:						
Address of Property Insured:						
Name of Mortgagee (if any):						
Correspondence Address (if the address differs from the address of p	property Insured):					
	Postal Code:					
Tel: (HP) (0)	_ E-mail:					
Period of Insurance: FromDD/ MM/ YYYY to	DD/ MM/ YYYY					
Nature of business:						
PAYMENT METHOD						
Cheque (crossed and made payable to AXA Insurance Singapore Pte Ltd) Bank:Cheque No.:						
□ Credit Card						
Choose only ONE payment mode						
Single Deduction	0% Interest Free Installment Plan ¹ (Applicable for Visa and MasterCard Only)					
AMEX DINERS MASTERCARD VISA						
	Installment Period					
Issuing Bank:	□ 6 months □ 12 months					
Cardholder's Name:						
State Relationship (where cardholder is not the Insured) ² :						
Card No.:						
Expiry Date: Card Verification Value (CVV) ³ :						
Contact No: Date: Date: Cardholder's Signature:						
 Only for participating Banks and subject to their Card Agreement Terms & Conditions. Minimum premium of S\$200 is required for OCBC and S\$500 for DBS/POSB/UOB. If Cardholder is not the insured or the insured's spouse, parent, parent-in-law, child or sibling, AXA Insurance reserves the right to reject payment via credit card. CVV - For Visa & MasterCard, CVV is the last 3 digit no. printed just above the signature panel in reverse italics on the back of your card. For AMEX, it is the 4-digit no. printed on the front of the card number above the card number. 						
DECLARATION						
IMPORTANT NOTES						

- 1. Under Section 25(5) of the Insurance Act Cap 142 or any subsequent amendment thereof, you are to disclose in this Application form, fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued may be void.
- 2. No insurance is in force until AXA Insurance Pte Itd confirms acceptance of this Proposal.
- 3. This policy 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.

We confirm the details given are true and correct and we have not withheld any material information regarding this Application. This Application shall form the basis of the contract between me/us and AXA Insurance Pte Ltd and I/we will accept a policy subject to the terms and conditions of the Policy.

Signature of Proposer/Company's Stamp

PRODUCER'S NAME/ ACCOUNT CODE

DD/ MM/ YYYY

Date