



business packages

because we understand
your trade /
that's the extension
we offer

Personal Services
Beauty & Wellness

Personal Services
Beauty & Wellness

SmartPlan

benefits that fit your trade



Benefits extension would be applicable only if selected as the main cover in SmartPlan.

- **Treatment Risk**
We pay for accidental bodily injury to your client arising from service rendered such as hair treatment, manicure and pedicure.
- **Loss of client's personal effect** ^{NEW}
We pay for loss or damage to your client's personal belongings while at your service outlet if you are legally liable.
- **Outbreak of contagious diseases**
We pay for loss or damage resulting from the closure of your premise advised by public authority during the outbreak of infectious or contagious disease.
- **Breakage of fixed plate glass**
We pay for breakage of fixed glass, all internal and external plate glass within your premises.
- **Increase in money cover during festive seasons**
We provide an automatic increase in money cover 2 weeks preceding Chinese New Year, Hari Raya Puasa, Deepavali, and Christmas Day.
- **Cash relief during hospitalization**
We pay a daily in hospital cash benefit up to 14 days if you/you staff is hospitalized.

Personal Services Business Category	Beauty & Wellness	
	Standard	Upgrade
Treatment Risk Deductible \$250	\$25,000	\$30,000
Loss of client's personal effect ^{NEW}	\$250	\$500
Outbreak of contagious diseases Payable up to 30 days	\$100 per day	\$150 per day
Breakage of fixed plate glass	\$5,000	\$10,000
Increase in money cover during festive seasons or 50% of sum insured whichever is lessers	\$5,000	\$10,000
Cash relief during hospitalization Payable up to 14 days	\$100 per day	\$150 per day
	Complimentary	\$58.85



What Matters?

covers all your unique trade concerns, with every SmartPlan enrollment.

Why Upgrade?

For \$0.16 per day, you get to enjoy a "What Matters" trade specific upgrade. Simply submit the application form and tick the "Upgrade" box to enjoy up to twice the coverage!