

## ABOUT US

As part of the global group headquartered in Japan, Tenet Sampo Insurance has over 120 years of combined experience in providing companies and individuals with premium yet affordable insurance in Asia.

At Tenet Sampo Insurance, our customers come before our business. Beyond offering innovative products and comprehensive coverage, we'll always be sensitive, responsive and accessible when it comes to protecting what you hold close to your heart. We're in the business to bring you peace of mind. That's our promise.

### Important Note

- This product writeup is not a contract of insurance. Please refer to the Policy for full details of the terms, conditions and exclusions.
- 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 under the scheme as well as the limits of coverage, where applicable, please visit [tenetsampo.com.sg/FAQ](http://tenetsampo.com.sg/FAQ) or GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

*\* Only applicable for Personal Accident and Work Injury Compensation coverage.*

### TENET SOMPO INSURANCE PTE. LTD.

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**Spectra™**  
Service

**Comprehensive  
coverage  
for businesses  
rendering personal and  
professional services**



Tenet Sampo Insurance it's **beyond** just business

**Classic Plan** serves the insurance needs for businesses which render services such as bridal, photographic studios, laundry & dry cleaning, self-enrichment courses such as cookery, bakery and music lessons and including travel agencies.

**Wellness Plan** serves the insurance needs for businesses which render services in personal care and grooming such as hair & beauty salons, manicures & pedicures, foot reflexology, spas, slimming centres, clinics, health & fitness centres and gymnasiums.

#### Excluded trade and activities specialising in:

- Bars and discotheques
- Nightclubs
- Karaoke lounges and pubs
- Massage parlours (unless accredited member of Spa Association Singapore)
- Arcade games and billiard centres
- Betting centres
- Infant care centres i.e. below 18 months
- Air-conditioning services
- Cleaning services
- Marriage and/or match making services
- Pest control services
- Private investigation services
- Cosmetic and corrective surgery or treatment involving oral medication, injections, laser, implants, tattoos, body piercing and/or any other process involving the breaking or abrasion of human skin
- Driving courses
- Martial Arts courses
- Water and/or Outdoor sports courses

#### This plan does not cover risks:

- Outside of Singapore with exception of the Personal Accident section
- Premises not of brick/tile/concrete construction and/or with property kept in open or without perimeter fence and/or security

#### SPECIAL FEATURES

- 10% No Claim Discount off the renewal premium if there is no claim during the preceding 12 months.
- A one-time 10% Chain Discount off the first premium if 3 or more chain outlets are insured under Spectra.

#### MAJOR HIGHLIGHTS

##### All Risks

- Plate Glass Cover up to 5% of the Sum Insured.
- Full Theft Cover up to S\$50,000.
- Covers Photographic equipment (if any) used in connection with your business up to S\$1,000 any one item, subject to an overall maximum limit of 10% of the Sum Insured.

##### Consequential Loss

- Amount of daily benefit payable up to a maximum period of 120 days in the event of interruption or interference to your business as a result of the closure of the whole premises resulting from loss or damage covered under Section 1.

##### Money

- Damage to locked drawers/safes/cash registers due to theft or attempted theft up to S\$500.
- Automatic Increase in Sum Insured by 50% up to S\$5,000 for 3 days running consecutively and immediately following Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day.
- Personal Accident (Assault) Cover for 2 employees at S\$10,000 each.

##### Personal Accident (Death/Permanent Disablement)

- Coverage for you as well as the life of your employees of Class 1 Occupation and includes medical expenses (incurred as a result of an accident).
- Class 1 Occupation refers to Persons engaged in indoor and non-manual work in non-hazardous places.

##### Public Liability

Legal liability for third party property damage and/or bodily injury caused by/arising from:

- Deleterious matter in food and drinks or utensils supplied by you at your premises up to S\$250,000.
- Neon/advertising signs owned by you up to S\$100,000.
- Director(s) or non-manual executive(s) travelling on commercial visits anywhere in the world in connection with your business.

##### Goods In Transit

- Loss of or damage to insured property caused by any fire or explosion, overturning or derailment of land conveyance, collision or contact of conveyance with any external object whilst in the course of transit by any vehicle owned by or hired by you up to S\$2,000.

##### Work Injury Compensation (OPTIONAL COVER)

- Coverage for work-related injuries and occupational diseases sustained by your employees in their course of work in line with the statutory requirements under the Work Injury Compensation Act (WICA) as well as your liability under Common Law up to S\$10,000,000.
- This section is rated as an optional cover based on estimated annual wages to be declared and is subject to completion of the Company's standard Work Injury Compensation Insurance (WICI) Proposal Form before cover commences. Please contact your servicing intermediary or our office for a copy of the WICI Proposal Form.



Basic Cover (\$\$)	Classic Basic Sum Insured/Limit	Wellness Basic Sum Insured/Limit	Top-Up Sum Insured/Life (Maximum Top-Up)	Top-Up Rate (inclusive of GST)	Top-Up Premium (inclusive of GST)
<b>1 All Risks</b> (Excess: \$300 each and every loss except fire, lightning & explosion) - Plate Glass Cover up to 5% of Sum Insured - Full Theft Cover up to \$50,000	\$200,000	\$200,000	\$_____ (Up to \$800,000)	0.1605%	\$_____
<b>2 Consequential Loss</b> (Up to 120 days)	\$200 per day	\$200 per day	\$_____ (Up to \$300 per day)	<input type="checkbox"/> \$13.375 per \$50 <input type="checkbox"/> \$53.50 per \$200 <input type="checkbox"/> \$26.75 per \$100 <input type="checkbox"/> \$66.875 per \$250 <input type="checkbox"/> \$40.125 per \$150 <input type="checkbox"/> \$80.25 per \$300	\$_____
<b>3 Money</b> (a) Money in Transit  (b) Money in Premises (Up to limit of \$3,000 in locked drawers/cabinets/cash registers after business hours) (c) Money in proprietor's/partner's/director's residence kept in locked drawers/safes after business hours	\$5,000  \$5,000  \$500	\$5,000  \$5,000  \$500	\$_____ (Up to \$5,000) \$_____ (Up to \$5,000) N.A.	0.3745%  0.3745%  N.A.	\$_____  \$_____  N.A.
<b>4 Personal Accident</b> On the life of named proprietor/partner(s)/director(s) including employee(s) of Class 1 Occupation (a) Death/Permanent Disablement (b) Accidental Medical Expenses	Up to 2 persons \$50,000 each \$500 each	Up to 2 persons \$50,000 each \$500 each	Additional _____person(s)	\$32.10 per person	\$_____
<b>5 Public Liability</b> (Excess: \$350 all claims each & every loss - Applicable for Wellness Plan only)	\$1,000,000	\$1,000,000	\$_____ (Up to \$2,000,000)	<input type="checkbox"/> \$64.20 per \$500,000 <input type="checkbox"/> \$192.60 per \$1,500,000 <input type="checkbox"/> \$128.40 per \$1,000,000 <input type="checkbox"/> \$256.80 per \$2,000,000	\$_____
<b>6 Goods-In-Transit</b>	\$2,000	\$2,000	N.A.	N.A.	N.A.
<b>7 Legal Expenses</b> (Including reimbursement of legal expenses in respect of Personal Data Protection Act)	\$2,000	\$2,000	N.A.	N.A.	N.A.
<b>(A) Basic Cover Premium (inclusive of GST)</b>	<input type="checkbox"/> \$321.00	<input type="checkbox"/> \$385.20		<b>(B) Total Top-Up Premium (inclusive of GST)</b>	\$_____

Optional Cover (\$\$)	Category	Sum Insured	Rate (inclusive of GST)	Additional Premium (inclusive of GST)
<b>8 Fire &amp; Extraneous Perils on Building</b>		\$_____ (Up to \$3,000,000)	0.0535%	\$_____
<b>9 Fidelity Guarantee</b> (Limit: \$5,000 any one occurrence and in the aggregate)		No. of employee(s) _____ (Up to 15 employees)	\$16.05 per employee	\$_____
<b>10 Work Injury Compensation</b> Cover subject to:- - Total annual wages not exceeding \$500,000. - Minimum premium of \$32.10.  Please complete the Work Injury Compensation Insurance proposal form which can be downloaded from our website at <a href="http://tenetsompo.com.sg">tenetsompo.com.sg</a> .  <b>** Definition of Annual Wages</b> The annual wages, salaries and other monetary 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.	Admin/Management All Other Indoor Staff All Other Outdoor Staff Cleaner Driver/Despatch	Headcount      Est. Annual Wages ** _____ \$_____ _____ \$_____ _____ \$_____ _____ \$_____ _____ \$_____	0.0749% 0.2675% 0.4280% 0.4280% 1.0700%	\$_____ \$_____ \$_____ \$_____ \$_____
<b>11 Errors &amp; Omissions (Exclusive under Wellness Plan Only)</b> (Limit: \$15,000 any one occurrence and in the aggregate). (Excess: 10% of loss subject to min \$500 each & every loss)		N.A.	\$133.75	\$_____

All sums insured are to be rounded up to the nearest thousand.

PREMIUMS ARE ON A PER LOCATION BASIS UNLESS UNITS ARE ADJOINING.

**(C) Total Optional Cover Premium (inclusive of GST)**

**Total Premium (inclusive of GST): A + B + C**

**Additional 20% loading for Locations in Light Industrial Areas/Pre-War Shophouses**

**Premium Payable (inclusive of GST)**

\$\_\_\_\_\_

\$\_\_\_\_\_

\$\_\_\_\_\_

\$\_\_\_\_\_

## PROPOSAL FORM



Intermediary's Name/Code: \_\_\_\_\_

### IMPORTANT NOTICE

- Statement Pursuant to Section 25(5) Cap 142 of the Insurance Act  
You are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company within the period specified in the Premium Payment Warranty applied to the Policy, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this application is accepted.

### The Proposer

Name: \_\_\_\_\_

ROC/UEN\*: \_\_\_\_\_

\* Unique Entity Number

Address: \_\_\_\_\_

Tel No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_ Email: \_\_\_\_\_

Business/Trade: \_\_\_\_\_

Period of Insurance: From \_\_\_\_\_ To \_\_\_\_\_

Location of Risk: \_\_\_\_\_

Is the Insured premises situated in/at any of the following:- (Please mark ☒ only if applicable)

- ☐ Light Industrial Area ☐ Pre-War Shophouse

If it is any of the above, please note the loading applicable in the Premium Computation Table.

### Information on Premises

If the answer is 'No' to any of the following, please refer to the Company:-

Is the Insured premises constructed of brick, tile, concrete or other incombustible material?

☐ Yes ☐ No

Is the Insured premises solely occupied by you?

☐ Yes ☐ No

If shared with others, please state their business: \_\_\_\_\_

**Fire Preventive Systems of Premises** (If you do not have any of the following, please refer to the Company)

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

**Security Systems of Premises** (If you do not have any of the following, please refer to the Company)

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

### Other Information

Please give details in the space provided if the answer is 'Yes'.

- a. Does any financial institution have any interest in the property insured? ☐ Yes ☐ No
- b. Does any of the lives to be insured against Personal Accident suffer from any physical defect or infirmity or engaged in any work/activity of a hazardous nature? ☐ Yes ☐ No
- c. Are your employees involved in work of a hazardous nature or usage of hazardous machinery? ☐ Yes ☐ No
- d. Have you ever suffered loss, damage and/or liability relating to the risk during the past 3 years you now wish to insure against? ☐ Yes ☐ No
- e. In respect of risk to be insured, has any previous insurer refused to give cover, renew or imposed any special terms? ☐ Yes ☐ No

Please attach a list if there is insufficient space for details.

### Personal Accident

Please provide details of the proprietor/partner(s)/director(s)/employee(s) of Class 1 Occupation insured under Personal Accident section.

No. of Person(s): \_\_\_\_\_

1. Name (Mr/Mrs/Ms/Mdm/Dr): \_\_\_\_\_

Date of Birth: \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_

Nationality: \_\_\_\_\_ Occupation: \_\_\_\_\_

2. Name (Mr/Mrs/Ms/Mdm/Dr): \_\_\_\_\_

Date of Birth: \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_

Nationality: \_\_\_\_\_ Occupation: \_\_\_\_\_

3. Name (Mr/Mrs/Ms/Mdm/Dr): \_\_\_\_\_

Date of Birth: \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_

Nationality: \_\_\_\_\_ Occupation: \_\_\_\_\_

### Fidelity Guarantee

Please provide details of the employee(s) insured under Fidelity Guarantee section.

No. of Employee(s): \_\_\_\_\_

1. Name (Mr/Mrs/Ms/Mdm/Dr): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Designation: \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_

2. Name (Mr/Mrs/Ms/Mdm/Dr): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Designation: \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_

3. Name (Mr/Mrs/Ms/Mdm/Dr): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Designation: \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_

### Declaration

I/We declare to the best of my/our knowledge and belief that:

- All the answers given to this Proposal Form are true
- All the material factors affecting the assessment of the risks have been disclosed

I/We declare I/we fully understand and agree that benefits under Section 4 (Personal Accident) of this policy will only be payable upon an accident occurring.

I/We declare I/we fully understand that the cover provided herein is subject to the condition precedent that:

- (a) I/We never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) If I/we had breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
- (i) all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy have been fully paid; and
- (ii) a copy of the written confirmation from the previous insurer to this effect is hereby provided.

I/We agree that this Proposal and Declaration shall be the basis of the contract between me/us and Tenet Somp Insurance Pte. Ltd. ("Tenet Somp Insurance") and shall be deemed to be incorporated in such contract, subject to the terms and conditions of the Policy. No insurance will be in force until this Proposal has been accepted by Tenet Somp Insurance.

I/We undertake to advise Tenet Somp Insurance of any alteration to the risks proposed and to exercise all ordinary and reasonable precautions for the safety of the property insured.

I/We acknowledge and agree (in case of corporate policy, I/we represent that I/we have obtained the consent of the individuals in relation to this policy) that Tenet Somp Insurance may collect, use, disclose and/or process my/our personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Tenet Somp Insurance's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to Tenet Somp Insurance's business partners, intermediaries, third party service providers and industry associations. Tenet Somp Insurance's Privacy Policy can be found at [tenetsomp.com.sg](http://tenetsomp.com.sg).

I/We consent to receive marketing and promotional information from Tenet Somp Insurance (e.g. via email, mail, SMS, etc.). I/We understand that I/we can withdraw or manage my/our consent to receive marketing and promotional information at [tenetsomp.com.sg](http://tenetsomp.com.sg).

I am/We are aware of and agree to abide by the Policy terms, conditions and exclusions and confirm that the information given in this application/form is true, accurate and complete.

If this Proposal has not been completed by me/us personally, I/we declare that I/we have read the completed form and accept full responsibility for the answers.

Date: \_\_\_\_\_ Signature/Company Stamp: \_\_\_\_\_

### Payment Instruction

☐ PLEASE CHARGE \$\$. \_\_\_\_\_ TO MY VISA/MASTER CARD. (Please delete where appropriate)

CARD NO: ■■■■■ - ■■■■■ - ■■■■■ - ■■■■■ EXPIRY DATE: ■■ - ■■

☐ I/WE ENCLOSED A CHEQUE (NO. \_\_\_\_\_) for \$\$. \_\_\_\_\_ crossed and made payable to **Tenet Somp Insurance Pte. Ltd.**

Please attach a list if there is insufficient space for details.