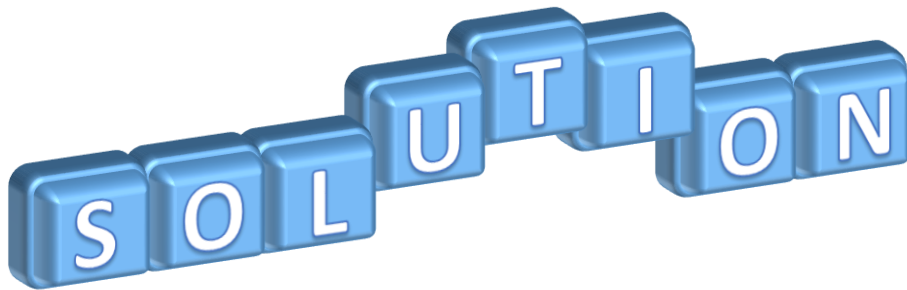


# Business Solution

Product Enhancements



# Contents

1. Recap
2. Enhancements Across All Plans
3. Your Incentives



*Cut Through the Problem with Business Solution*

# Business Solution

Recap



# Recap

- ✓ Essential protection for businesses
- ✓ Office, Service, Retail and Light Industry
- ✓ Comprehensive off-the-shelf package
- ✓ Can also be tailor-made to fit various needs



Your Solution!

# Business Solution

Enhancements Across All Plans



# Enhancements Across All Plans

## All Risks

1. Now available to **Light Industry**
  - Previously available to Office/Service and Retail
2. Basic Package Sum Insured **S\$100,000 across all plans**
3. Extends to **Outdoor Display**
  - Relevant authority approval(s) required

# Enhancements Across All Plans

## Business Interruption Extensions

### 1. Prevention of Access

- denial of access to premises

### 2. Public Utilities

- interruption of public utilities supply to premises

Time Excess: 24 hours

Sub-limit: 10% of SI

# Enhancements Across All Plans

## Work Injury Compensation

### 1. Increase in Wage Capping

- From S\$3,000 per month to S\$5,000 per month
- Or S\$60,000 per annum

*Wages exceeding the cap continue to be separately rated*



# Enhancements Across All Plans

## Public Liability

1. Basic Package cover for Light Industry now S\$1 Million
2. Basic Package now protects
  - Guests' Personal Effects (S\$1,000)
  - Employees' Personal Effects (S\$500)
  - Tenant's Liability from Fire and Explosion

# Enhancements Across All Plans

## Money

### 1. Basic Package now protects

Up to 2 Authorised Employees with PA Cover (Death/TPD)

- ✓ whilst carrying company money
- ✓ caused by robbery/hold-up or attempted robbery/hold-up
- ✓ up to Limit of S\$10,000

Safe / Strongroom / Locked Drawer

- ✓ Damage due to theft/attempted theft
- ✓ up to Limit of S\$500

# Enhancements Across All Plans

## Plate Glass

1. Basic Package Cover is up from S\$3,000 to S\$5,000
2. Cover is now on First Loss Basis
  - ✓ No penalty by average clause if underinsured
3. Also covers costs of: -
  - ✓ replacing writing / ornamentation on broken glass
  - ✓ Temporary Protection up to S\$2,500

# Enhancements Across All Plans

## Personal Accident

1. Basic Package now covers 2 employees instead of 1
  - Class 1 Occupation

# Summing Up

Enjoy: -

**15 Enhanced Features** on Office/Service and Retail Plans

✓ No changes to premium S\$256.80 and S\$321.00

**17 Enhanced Features** on Light Industry Plan

✓ Minimal premium increase of S\$64.20 to S\$716.90

**Auto Upgrade** on Renewal Policies

✓ No change in premium to Office/Service and Retail Plans

✓ Minimal increase to Light Industry renewals