

A close-up photograph of a chef in a kitchen. The chef is wearing a white chef's coat and a black apron. They are using long-handled tongs to stir a large, round, stainless steel pot on a gas stove. The pot is filled with a liquid, and a large plume of white steam is rising from it. The background is slightly blurred, showing other kitchen equipment and shelves. The overall lighting is warm and focused on the cooking area.

# Stallholder Insurance

# ELIGIBILITY

Individuals who are **registered NEA Hawker license holder**

1. Hawker Centers
2. Markets
3. Neighborhood Coffee Shops

# ELIGIBILITY

**NOT APPLICABLE for the following type of licenses:-**

**1. Food Shop License**

License to operate retail food establishments, including restaurants, caterers, coffee shops, food courts, cafes, takeaway kiosks and supermarkets.

**2. Private Canteen License**

Canteens operated by third party vendors i.e. staff canteen/hostel kitchen, regardless whether food is sold or provided free-of-charge.

**3. Food Vending Machine License**

Man-less operations where food is stored in machines for sales to consumers.

**4. Mobile Food Wagon License – i.e License for food truck**

Vehicles that have been retrofitted with a functional kitchen for the purpose of food preparation.

# TABLE OF COVER

SECTION		PLAN A	PLAN B	PLAN C
<b>1</b>	<b>Damage to Insured Property</b> Coverage : All Risks	Sum Insured \$10,000	Sum Insured \$20,000	Sum Insured \$35,000
	Extensions:	<u>Sub Limit</u>	<u>Sub Limit</u>	<u>Sub Limit</u>
	a. Theft by violent and forcible entry	\$3,500	\$3,500	\$3,500
	b. Plate glass (Excess: \$50 each & every loss)	\$750	\$750	\$750
	c. Deterioration of stocks (Excess: \$100 each & every loss)	\$1,000	\$1,000	\$1,000
	d. Money due to armed robbery &/or hold-up	\$2,000	\$2,000	\$2,000

# TABLE OF COVER

SECTION		PLAN A	PLAN B	PLAN C
2	<b>Closure of Stall</b> (max 120 days per policy year)	\$100 per day	\$150 per day	\$200 per day
3	<b>Liability to the Public</b>	Limit of Indemnity	Limit of Indemnity	Limit of Indemnity
	Any one Accident / Unlimited during the Period of Insurance (Excess: \$250 each & every claim)	\$250,000	\$350,000	\$500,000
	<u>Extension:</u> Food and drink poisoning Any one Accident/ In Aggregate during the Period of Insurance (Excess: \$250 each & every claim)	<u>Sub-limit</u> \$100,000	<u>Sub-limit</u> \$150,000	<u>Sub-limit</u> \$250,000

# TABLE OF COVER

SECTION		PLAN A	PLAN B	PLAN C
<b>4</b>	<b>Personal Accident</b> (Max up to 2 registered NEA hawker license holders)	Sum Insured (Per Insured Person )	Sum Insured (Per Insured Person )	Sum Insured (Per Insured Person )
	a. Death &/or Permanent Disability	Up to \$20,000	Up to \$20,000	Up to \$20,000
	b. Medical expenses	Up to \$250	Up to \$250	Up to \$250

## SECTION 4 – PERSONAL ACCIDENT

### Coverage

If during the Period of Insurance:

- the Insured Person (*up to max 75 years old*) sustain Bodily Injury
- during Business Hours
- within the radius of 100m from the Location of Risk

### Definition

Bodily Injury means:

- Must be caused by violent accidental external and visible means
- Shall be solely and independently of any other cause

## SECTION 4 – PERSONAL ACCIDENT

**Table of Compensation**

Item	Description of Bodily Injury	% of Sum Insured
1	Death	100%
2	Total Permanent Disability	100%
3	Total loss of sight of both eyes	100%
4	Loss of two limbs	100%
5	Total loss of sight of one eye	50%
6	Loss of one limb	50%
7	Total loss of speech	50%
8	Total loss of hearing in both ear	50%



# ANNUAL PREMIUM

TYPE OF BUSINESS		PLAN A	PLAN B	PLAN C
<b>a</b>	<u>Non</u> -cooked food stall/ kiosk	\$107.00	\$149.80	\$214.00
<b>b</b>	Cooked food and/ or Drink stall/ kiosk	\$128.40	\$179.76	\$256.80

## Note

Above premium are inclusive of 7% GST and may be reviewed from time to time

# OPTIONAL COVERS

CLASS OF INSURANCE		ADDITIONAL PREMIUM
<b>1</b>	<b>Fire &amp; Insured Perils on Building</b> (Up to a maximum sum insured of \$100,000) Excess: \$250 each & every loss	\$6.42 per \$10,000 sum insured
<b>2</b>	<b>Work Injury Compensation</b> (for hawker assistant registered with NEA only) <ul style="list-style-type: none"> <li>a. Compensation for accidental injury or occupation disease sustained by employees in the course of employment as per Work Injury Compensation Act</li> <li>b. Common Law Limit : up to \$500,000 for any one claim or series of claims arising out of one event</li> </ul>	<ul style="list-style-type: none"> <li>a. \$64.20 per employee for monthly salary of \$2,000 and below</li> <li>b. \$107.00 per employee for monthly salary above \$2,000</li> </ul>

# SPECIAL FEATURES

- ✓ **Automatic Reinstatement Of Loss**
- ✓ **Automatic Increase In Sum Insured During Festive Period**
  - 25% for three (3) consecutive days
  - from the first day of Chinese New Year, Hari Raya Puasa, Deepavali and Christmas
  - This increase does not apply to the sub-limits under this Section
- ✓ **No penalty for under-insurance**

*(The above are only applicable for Section 1)*
- ✓ **No Claim Discount**

10% off the renewal premium on first year premium if there is no claim during the preceding 12 months

# Property & Casualty

# CLASS OF INSURANCE

## Commercial Lines

All Risks

Fire & Extraneous Perils

Business Interruption

Theft

Money

Public Liability

Work Injury Compensation

Fidelity Guarantee

Plate Glass

Electronic Equipment

Contractor All Risks / Erection All Risks

Bond (Foreign Worker/ Performance/ Rental & etc.)

# CLASS OF INSURANCE

## Financial Lines

Directors & Officers Liability

Product Liability

Professional Indemnity

Cyber Risk & etc.

## Marine

Marine Cargo

Good In Transit

Marine Hull

Pleasure Craft & etc.

# PROPERTY & CASUALTY CONTACT PERSON

## Commercial Lines

Jesslyn Loh

DID: 6202 6510

Email: [jesslyn.loh@income.com.sg](mailto:jesslyn.loh@income.com.sg)

## Financial Lines

Cheong Kok Kong

DID: 6202 6543

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## Marine

Suhaila

DID: 6202 6519

Email: [suhaila.abdulaziz@income.com.sg](mailto:suhaila.abdulaziz@income.com.sg)

# QUESTIONS & ANSWERS



**THE END**