



ETIQA INSURANCE PTE LTD



WHO ARE WE?



“A-” yearly by Fitch Ratings for its financial strength



Life and General Insurance Company





TYPES OF INSURANCE



Types of Business / Commercial Insurance



SME Package Insurance

1. BOSS - Office
2. BOSS - Retail
3. BOSS - Pub & Restaurant
4. BOSS - Light Industries
5. BOSS - Education
6. BOSS - Personal Services

Property Insurance

1. Fire Insurance
2. All Risks Insurance
3. Industrial All Risks
4. Business Interruption

Construction & Engineering

1. Contractor All Risk
2. Erection All Risk
3. Deterioration of Stocks
4. Electronic Equipment Insurance
5. Machinery Insurance / Machinery Breakdown / Loss of Profit

Marine Insurance

1. Marine Cargo
2. Goods In Transit

Liability Insurance

1. Public Liability
2. Products Liability

Compulsory Insurance

1. Work Injury Compensation
2. Motor Insurance
3. Foreign Worker Medical Insurance

MISC Insurance

1. Money Insurance
2. Fidelity Guarantee
3. Plate Glass Insurance
4. Theft Insurance

Accident & Health

1. Group Personal Accident
2. Group Travel Insurance

Bond Insurance

1. Performance Bond
2. Foreign Worker Bond

Types of Personal Lines Insurance



Compulsory Insurance

- Motor Insurance
- Motorcycle Insurance

Property Insurance

- Fire Insurance
- eProtect Home
- eProtect Home Pro

Accident & Health

- eProtect Cyclist
- eProtect Safety

Travel

- eProtect Travel



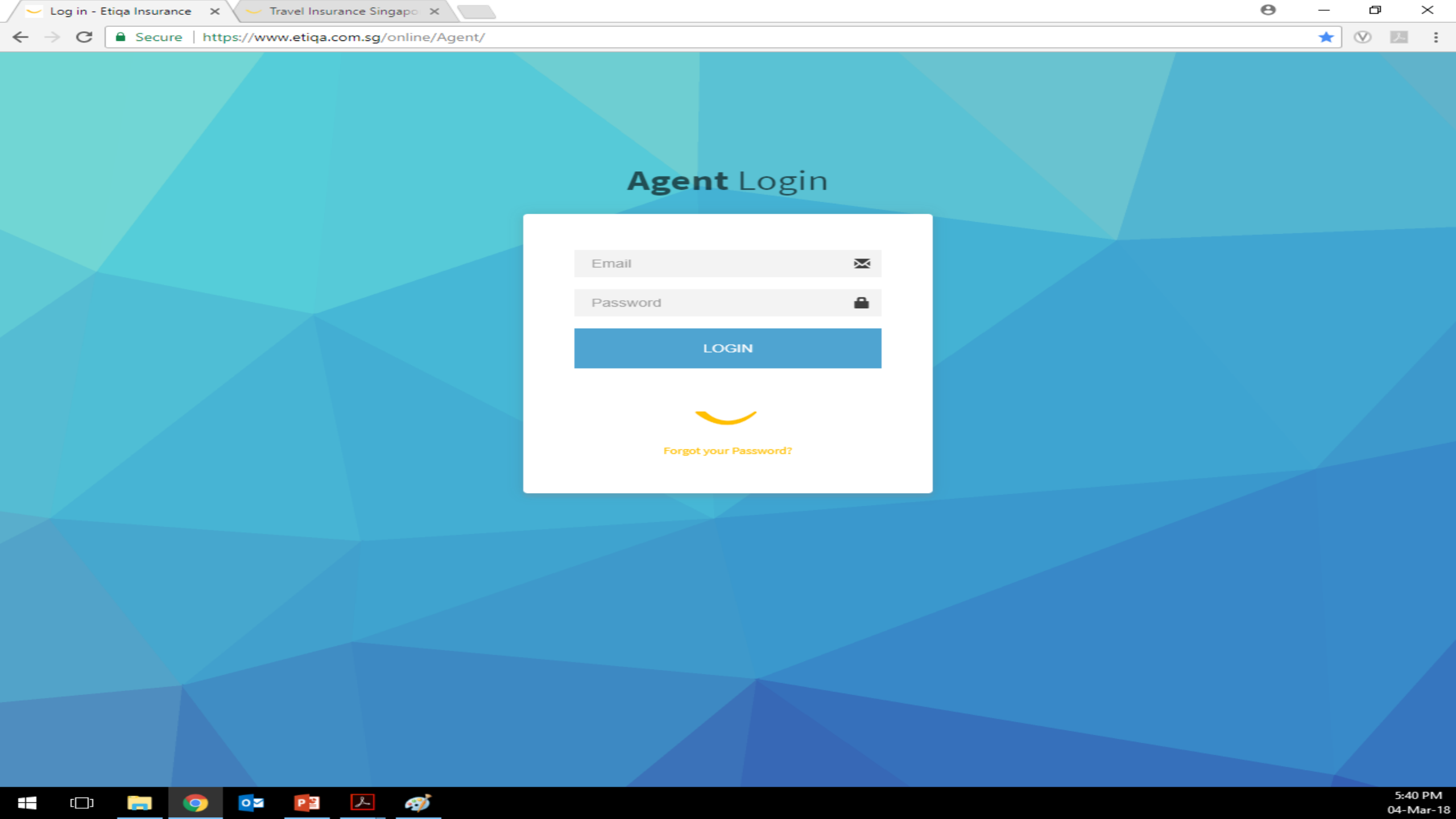


ONLINE



eTiQa





Agent Login



LOGIN



[Forgot your Password?](#)

Product List



ePROTECT *cyclist*



Private Car Insurance



ePROTECT *safety*



ePROTECT *travel*



ePROTECT *motorcycle*

eProtect Cyclist



eProtect Cyclist



Buckle up for safety on your personal mobility devices.

Always out on your personal set of wheels? we have got you covered.

ePROTECT cyclist gives you comprehensive accidental protection for:

Your safety: Accidental bodily injuries, medical expenses, permanent disablement and death.

Your third-party personal liabilities: Bodily injuries and accidental death to third party. And loss or damage to property belonging to third party.

Enjoy the convenience of having your own personal transport with the peace of mind you deserve, all at a flat \$6.50 per month, for individuals between 8 and 70 years old*.

eProtect Cyclist



Benefits	Sum Insured (S\$)
Section A	
1. Accidental Death	\$150,000
2. Permanent Disablement due to Accident	\$150,000
a. Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	\$150,000
b. Permanent Total Loss of sight of both eyes or use of both hands or both feet or combination of these	\$150,000
c. Permanent Total Loss of speech	\$150,000
d. Permanent Total Loss of hearing in both ears	\$150,000
e. Permanent Total Loss of sight of one eye or use of one limb	\$75,000
f. Permanent Total Loss of hearing in one ear	\$30,000
g. Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist	\$22,500
h. Permanent Total Loss of use or loss by amputation of:	
- One thumb	\$22,500
- One forefinger	\$15,000
- Any other finger or one big toe	\$7,500
- Any other toe	\$3,000

3. (For any one accident) (Deductible of \$150 applies, except for treatment by Traditional Chinese Medical Practitioner which is subject to a sub-limit of \$100 per visit and \$1,000 per accident)	\$3,000
4. Bereavement Grant as a result of Accidental Death	\$5,000
Section B	
1. Personal Liability	\$500,000
a. Accidental death or Bodily Injury to third party	
b. Loss or damage to property	
c. Legal costs and expenses of litigation recovered against you	
d. Costs and expenses of legal defence incurred by you	

eProtect Cyclist



Premium Rate

We offer one standard premium rate for individuals between 8 and 70 years old.

Type	Premium Rate (S\$)
Between 8 to 70 years old*	\$82



eProtect Safety



A Member of  Maybank Group

eTiQa
Insurance

eTiQa

eProtect Safety



Protection for 22 infectious diseases

The policy provides comprehensive coverage for infectious diseases which is paid under the inpatient medical expenses. The covered diseases include Hand, Foot and Mouth Disease, dengue fever, food poisoning, and the most recent global threat Zika virus. Full list of infectious diseases covered are listed in the policy contract.

Renovate your home or office to make life more comfortable

The need to move around is part of everyday life. With ePROTECT *safety*, if you are injured and need to modify your home or workplace such as installing ramps or railings, we will reimburse the cost up to the limits specified in the Schedule of Benefits of the plan.

On top of this, with the Mobility Expense Reimbursement benefit, we will reimburse the cost of a wheelchair or crutches if needed.

No Claim Bonus: Be rewarded for being safe and sound

It's a blessing when you are spared from accidents. As an added benefit for not making any claims on the policy, you will receive a No Claim Bonus. This means that your sum insured will increase by 2% upon each annual renewal, up to a maximum of 5 years.

Resume normal life with facial reconstruction surgery

Sometimes injuries could leave you with unsightly scars that may hinder your journey to resume normal life, especially if it's on your face. ePROTECT *safety* will reimburse the cost of facial reconstructive surgery, skin grafting due to burns and dental treatment, so you can regain your health and confidence.

eProtect Safety



Schedule of Benefits

	Silver	Gold	Platinum
Section 1 - Accidental Death	\$100,000	\$300,000	\$500,000
Section 2 - Permanent Disablement due to Accident			
a) Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	\$100,000	\$300,000	\$500,000
b) Permanent Total Loss of sight of both eyes or use of both hands or both feet or combination thereof	\$100,000	\$300,000	\$500,000
c) Permanent Total Loss of speech	\$100,000	\$300,000	\$500,000
d) Permanent Total Loss of hearing in both ears	\$100,000	\$300,000	\$500,000
e) Permanent Total Loss of sight of one eye or use of one limb	\$50,000	\$150,000	\$250,000
f) Permanent Total Loss of hearing in one ear	\$20,000	\$60,000	\$100,000
g) Permanent Total Loss of use of a shoulder, elbow, hip, knee, ankle or wrist	\$15,000	\$45,000	\$75,000
h) Permanent Total Loss of use or loss by amputation of:			
i) One Thumb	\$15,000	\$45,000	\$75,000
ii) One forefinger	\$10,000	\$30,000	\$50,000
iii) Any other finger or one big toe	\$5,000	\$15,000	\$25,000
iv) Any other toe	\$2,000	\$6,000	\$10,000

Section 3 – Medical Expense Reimbursement	\$2,000	\$3,000	\$4,000
a) Outpatient Medical Expenses (Sub-limit for TCM: up to \$150 per visit and \$1,000 per Accident)			
b) Inpatient Medical Expenses due to bodily injury			
c) Inpatient Medical Expenses (Sub-limit for Hospitalisation due to Infectious Disease)	\$1,000	\$1,500	\$2,000
Section 4 – Hospitalisation Allowance as a result of accidental injury			
Hospitalisation Allowance (up to 180 days)	\$50 per day	\$100 per day	\$200 per day
Section 5 – Facial Reconstruction Surgery	\$1,000	\$2,000	\$5,000
Section 6 – Bereavement Grant as a result of Accidental Death	\$3,000	\$3,000	\$3,000
Section 7 – Mobility Expense Reimbursement	\$1,000	\$2,000	\$3,000
Section 8 – Ambulance Fees	\$200	\$200	\$200
Section 9 – Home/Office Modification Reimbursement	\$1,000	\$2,000	\$5,000

eProtect Safety



Comprehensive cover at affordable premiums

We want you to be well-covered according to your needs. Choose the plan that best suits you.

Plan	Annual Premium includes 7% GST		
	Silver	Gold	Platinum
Per Insured Adult (age 17 - 65) Class 1 & 2	\$150	\$320	\$590
Per Insured Adult Class 3	\$280	\$600	N/A
Per Insured Child (age 1 - 16)	\$30	\$64	\$118

Class 1 – Professionals and Persons who engage in executive, administrative or clerical duties

Class 2 – Persons who engage in skilled or semi-skilled work and not exposed to hazardous conditions

Class 3 – Persons who engage in manual work which is not particularly hazardous in nature but involve the use of tools or machinery

The policy is renewable yearly up to age 75.

Children (age 1 - 16) are covered for 20% of parent's coverage. There is no limit to the number of children who can be insured. You can add child cover at any time.

eProtect Travel



eProtect Travel



The upgraded **ePROTECT *travel*** comes with added travel protection to give you greater peace of mind on your vacation. You can now focus on creating travel memories while we keep you safe and your journeys smooth. From medical expenses and accidents to travel inconveniences such as trip cancellation, loss of personal belongings and travel delay, we got you covered before, during and after your business, leisure or study trips.

Key benefits:

- 24-hour free worldwide emergency travel support provided by Allianz Global Assistance (at +65 6327 2215).
- Personal accident benefits, up to \$400,000.
- Medical and travel benefits, including reimbursement of medical expenses incurred overseas, up to \$1 million.
- Travel assistance benefits, including emergency medical evacuation, up to \$1.5 million.
- Travel inconvenience benefits including trip cancellation and loss of deposit, up to \$15,000; loss of personal effects, including laptop computer, up to \$5,000; travel delay, up to \$800; and baggage delay, up to \$200.

ePROTECT *travel* is family-friendly:

- Coverage for spouse and up to 8 children at affordable premiums.
- Coverage for children under 18, and up to 25 years, if the child is a full-time student in a recognised tertiary institution.
- For Annual Multi-Trip Family plan, insured persons are not required to travel together.

eProtect Travel

Table of Benefits



The amount of your benefits (SGD) is determined by the plan you have selected and which is stated in the Schedule				
Benefits		Basic	Economy	Business
Personal Accident Benefits				
Section 1	Personal Accident (Accidental Death and Permanent Disablement)			
	Adult aged below 70 years old	\$200,000	\$300,000	\$400,000
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000
	Child	\$50,000	\$75,000	\$100,000
Medical and Travel Benefits				
Section 2	Medical Expenses Incurred Overseas			
	Adult aged below 70 years old	\$200,000	\$500,000	\$1,000,000
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000
	Child	\$75,000	\$100,000	\$150,000
Section 3	Medical Expenses Incurred in Singapore			
	Adult aged below 70 years old	\$5,000	\$10,000	\$15,000
	Adult aged 70 years old and above	\$1,000	\$3,000	\$5,000
	Child	\$2,500	\$5,000	\$7,500
Section 4	Overseas Hospital Income	\$10,000 (\$200 per 24 hrs)	\$15,000 (\$200 per 24 hrs)	\$20,000 (\$200 per 24 hrs)
Section 5	Hospital Allowance in Singapore	\$500 (\$100 per 24 hrs)	\$800 (\$100 per 24 hrs)	\$1,000 (\$100 per 24 hrs)
Section 6	Hospital Visitation	\$2,500	\$5,000	\$7,500
Section 7	Compassionate Visit	\$2,500	\$5,000	\$7,500
Section 8	Child(ren) Guardian	\$2,500	\$5,000	\$7,500
Section 9	Emergency Telephone Charges	\$200	\$200	\$200

eProtect Travel



Travel Assistance Benefits				
Section 10	Emergency Medical Evacuation		\$1,500,000	
Section 11	Repatriation Of Mortal Remains to Singapore		\$1,500,000	
Travel Inconvenience Benefits				
Section 12	Trip Cancellation and Loss of Deposit	\$5,000	\$10,000	\$15,000
Section 13	Bankruptcy of Travel Agent	\$1,000	\$3,000	\$5,000
Section 14	Travel Curtailment (including Hijacking)	\$3,000	\$5,000	\$10,000
Section 15	Personal Effects (including laptop computer)	\$2,000 (\$250 per article)	\$3,000 (\$250 per article)	\$5,000 (\$250 per article)
Section 16	Baggage Delay		\$200 (\$100 per 6 hrs)	
Section 17	Loss of Travel Documents (including money)	Personal Money: \$150; Personal Documents: \$250	Personal Money: \$250; Personal Documents: \$500	Personal Money: \$350; Personal Documents: \$750

eProtect Travel



Section 18	Travel Delay	\$300 (\$50 per 3 hrs)	\$500 (\$50 per 3 hrs)	\$800 (\$50 per 3 hrs)
Section 19	Flight Diversion	\$300 (\$100 per 6 hrs overseas)	\$500 (\$100 per 6 hrs overseas)	\$800 (\$100 per 6 hrs overseas)
Section 20	Flight Overbooking	\$100		
Section 21	Travel Misconnection	\$200 (\$100 per 6 hrs)		
Section 22	Travel Postponement	\$500	\$1,000	\$1,500
Liability Benefits				
Section 23	Personal Liability	\$500,000	\$750,000	\$1,000,000
Special Benefits				
Section 24	Hijacking/Kidnapping and Hostage	\$1,000	\$3,000	\$5,000
Section 25	Automatic Extension of Cover	up to 7 days		
Section 26	Act of Terrorism Cover			
	Adult aged below 70 years old	\$200,000	\$300,000	\$400,000
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000
	Child	\$50,000	\$75,000	\$100,000



Motor & Motorcycle

Motor



Private Car Insurance | Et x Travel Insurance Singapo x

Secure | https://www.etiqa.com.sg/online/quotation/intermediaries-car-insurance

Andrew Lam

Private Car Insurance

1 Step 1 2 Step 2 3 Step 3 4 Step 4 5 Step 5

Quote Us

The insured is **Married** **Male** born in **04/03/1978** . The insured is **Manager / Professional** and drive an **Non Off-Peak** **TOYOTA VIOS 1.5 E (A)** first registered in **2016** . The Insured has been driving for **5** years, is **Demerit Points Free** and his or her No Claim Discount is **50%** . The Insured has **0** additional named driver(s) with **0** Claim(s) for the past 3 years.

The policy should be effective from **04/03/2018** to **03/03/2019** .

Start

* For more information:
[policy wording.](#)

Motor - Plan



- Comprehensive (Any Workshop)
- Comprehensive (Authorised Workshop)
- Third Party Fire & Theft (TPT)
- Third Party Only (TPO)



Motor - YEID



EXCESS CLAUSE

At the time of loss, if the insured vehicle is driven by any authorised person (other than insured or named driver) who is:

- a. under the age of 24; or
- b. above the age of 75; or
- c. who has held a full driving licence for less than 2 years,
 - i. An additional excess of S\$2,000.00 (Section I) will be imposed on top of the policy excess if cover under Authorised Workshops Scheme.
 - ii. An additional excess of S\$4,000.00 (Section I) will be imposed on top of the policy excess, if cover under Non-Authorised Workshops Scheme.

Geographical Excess for Stolen Vehicle

An additional excess of \$2,000.00 on Section I will be imposed on top of the policy excess if vehicle is stolen whilst driven outside of Singapore.



Motor - Features



- Flexi Commission
- Adjustable Excess
- Optional Sun/Moon Roof Cover
- Optional Solar Film Cover
- Optional NCD Protector (for NCD 50%)



Motorcycle



ePROTECT motorcycle | Travel Insurance Singapore

Secure | https://www.etiqa.com.sg/online/quotation/intermediaries-ePROTECT-motorcycle

Andrew Lam

ePROTECT motorcycle

Step 1 Step 2 Step 3 Step 4 Step 5

Quote Us

The insured is Male born in 04/03/1978. The insured is Acupuncturist and drive an HARLEY DAVIDSON FLSTFI FAT BOY and first registered in 2016. The Insured has been driving for 5 years and his/her No Claim Discount is 0%. The Insured has 0 additional named driver(s) with 0 Claim(s) for the past 3 years. The policy should be effective from 04/03/2018 to 03/03/2019.

[Start](#)

* For more information:
[policy wording](#)

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Motorcycle - Plan



- Comprehensive (Any Workshop)
- Third Party Fire & Theft (TPT)
- Third Party Only (TPO)



eProtect Home

ePROTECT home

Get the peace of mind
you deserve by protecting
your home



A Member of  Group

eTiQa
Insurance

eProtect Home



ePROTECT *home*

Your home is worth protecting.

Designed to complement HDB Fire Insurance, ePROTECT *home* offers comprehensive coverage for HDB homeowners to protect their home contents and renovations against unexpected perils such as fire, lightning and domestic explosion.

Benefits at a glance

- ePROTECT *home* offers 3 plans at an affordable premium tailored to suit your needs.
 - A high worldwide personal liability coverage of up to \$500,000 for both the landlords and tenants.
 - Accidental death protection for you and your family.
- Extensive coverage for damages incurred and high coverage on contents:
 1. Loss of/or damage to contents belonging to your domestic helper;
 2. Loss of pedigree pet;
 3. Removal of debris;
 4. Medical expenses for injury due to an insured event;
 5. Alternative accommodation or loss of rental income; and
 6. Unauthorised transactions on your stolen ATM or credit card

eProtect Home



Benefits		Coverage			Additional Benefits	Maximum Sum Insured
		Standard	Deluxe	Prestige		
Section A	Home Contents All movable household items and personal effects belonging to you and your household	\$30,000	\$50,000	\$70,000	Removal of debris	Up to 10% of the sum insured for Renovations under Section A
	Renovations Improvements and additions made within your home in the form of fixtures and fittings including flooring and built-in wardrobes that do not form any part of the building	\$50,000	\$70,000	\$80,000	Alternative accommodation	Up to 15% of the sum insured under Section A Sub-limit: \$350 per day
					Conservancy charges	Up to \$500 in aggregate
					Accidental breakage of mirrors and fixed glass	Up to \$1,000
					Loss of/or damage to contents while being temporarily removed from the premises	Up to \$300 per item; and up to 15% of the sum insured under Section A - Contents only
					Loss of/or damage to contents belonging to your domestic helper	Up to \$2,500 Sub-limit: \$500 per item
Section B	Worldwide Personal Liability and Tenant's Liability	\$500,000			Replacement of locks and keys	Up to \$500
					Deterioration of frozen food in the freezer or refrigerator	Up to \$500
Section C	Family Accidental Death Protection	Up to \$50,000 a) You and your spouse: \$15,000 each b) Your child(ren): \$10,000 each			Unauthorised transactions on your stolen ATM or credit card	Up to \$1,000
					Medical expenses for injury due to an insured peril	Up to \$1,000
					Loss of pedigree pet	Up to \$500
					Emergency cash allowance	\$500 per household
					Money	Up to \$750
					Valuables	Up to 30% of the sum insured for Contents in aggregate



eProtect Home



Premium (inclusive of GST)

Benefit/Coverage	Standard	Deluxe	Prestige
1-year	\$60.50	\$97.10	\$130.90
5-year (after 15% off)	\$257.20	\$412.70	\$556.40



ePROTECT *home pro*

Taking care of what's important

**Flexible yet comprehensive home
protection solution for your ease of mind**

eProtect Home Pro



eProtect Home Pro



Key Benefits at a Glance



Coverage on Building & Renovations and Home Contents helps you rebuild your home and replace your personal belongings in the event of mishaps like fires, break-ins, burst water pipes and more. Private homeowners can enjoy flexibility with a choice of coverage to suit their needs: Building & Renovations, Home Contents, or both.



Worldwide personal liability coverage of up to S\$500,000 for you and your family – Protect against legal liability arising from accidental death, bodily injury and damage to third party property.



Accidental Death Protection of up to S\$50,000 for you and your family.



24-hour Emergency Home Assistance (EHA) service worth up to S\$2,400 that covers major emergency repairs – plumbing, electricity, locksmith and pest control issues, for 3-year and 5-year plans.



Additional optional cover to boost your home protection
Increase Worldwide Personal Liability | Increase Medical Expenses | Increase Hospital Cash Allowances.



Competitive premium based on your property type | Choose your protection coverage from 1-, 3- or 5-year plan offerings.

Table of Benefits at a Glance

Table of Benefit	Sum Insured
Section 1:	
Building & Renovation	Based on the selected sum insured
Section 2:	
Household Contents	Based on the selected sum insured
Section 3:	
Worldwide Personal Liability and Tenant's Liability	\$500,000
Section 4:	
Family Accidental Death Protection	a) You and your spouse: \$20,000 each b) Your child: \$10,000
Section 5:	
24-hour Emergency Home Assistance Service (For Plumbing, Electrical, Locksmith and Pest Control)	Covers you up to \$400 per event Up to 6 calls per year

Complementary Additional Benefits :	Maximum Sum Insured
Removal of debris	10% of the total Sum Insured for Building & Renovations and Household Contents Section 1 & 2
Alternative accommodation / Loss of Rent	15% of the total Sum Insured under Section 1 & 2 Sub-limit: \$350 a day
Temporary cover for new improvements	10% of the Sum Insured under Section 1
Professional fees	10% of the Sum Insured for Building & Renovations under Section 1
Conservancy charges	\$500
Accidental breakage of mirrors and fixed glass	\$1,000

eProtect Home Pro



Complementary Additional Benefits :	Maximum Sum Insured
Loss of or damage to contents while being temporarily removed from the premises	15% of the Sum Insured for Contents only under Section 2 Sub-limit: \$500 per item
Loss of or damage to contents belonging to Your domestic helper	\$2,500 Sub-limit: \$500 per Item
Replacement of locks and keys	\$500
Deterioration of frozen food in the freezer or refrigerator	\$500
Unauthorised transactions on your stolen ATM or credit card	\$1,000
Medical expenses for injury due to an insured peril	\$1,500
Loss of pedigree pet	\$500
Emergency cash allowance	\$500 per household
Loss of money (Due to forcible entry to your home)	\$750
Valuables	30% of the sum insured for Contents in aggregate
Stress payment	\$500
Damage to security system	Maximum sum insured \$750
Fire extinguishing expenses	\$3,000
Home quarantine allowance	\$25 per day per person, up to 14 days
Fraud or dishonesty of Domestic Helper	\$750
Fire brigade and ambulance expenses	\$500
Emergency replacement of personal computer	\$3,000
Hospital cash (Hospitalization due to home accidents)	\$50 daily per person and up to 10 days during any one policy year

eProtect Home Pro



ePROTECT *home pro*



Step 1



Step 2



Step 3



Step 4



Step 5



Quote Us

I am currently staying in a

HDB Flat

Condominium

Landed Property

Building & Renovation+C

I am the

Owner

of the property and I want insurance for my

period of

5 YEARS

. I want to cover my Building & Renovation for

S\$350,000

and Contents for

S\$60,000

. I will like the insurance to start from

18/03/2018

to

17/03/2023

Start

eProtect Home Pro



My Selection

Property Type: HDB Flat

Building + Renovation: \$60,000

Household Contents: \$30,000

Period: 1 YEAR

Insurance Start Date: 18/03/2018

Insurance End Date : 17/03/2019

[Edit Quote](#)

\$74.70

[Buy](#)

Note: Net price will be reflected in the "Payment Summary" page if you have a promo code.

eProtect Home Pro



My Selection

Property Type: Landed Property
Building + Renovation: \$3,000,000
Household Contents: \$150,000
Period: 1 YEAR
Insurance Start Date: 18/03/2018
Insurance End Date : 17/03/2019

Edit Quote

\$1,462.57

Buy

Note: Net price will be reflected in the "Payment Summary" page if you have a promo code.



OFFLINE



eTiQa





Product Features and Benefits

New Business Owner Package

PrimeShield

- OFFICE

- RETAIL

- LIGHT INDUSTRIES

- FOOD & BEVERAGE

Business Owner New

- OFFICE (1)

- RETAIL (1)

- LIGHT INDUSTRIES (2)

- PUB & RESTAURANT (4)

- PERSONAL SERVICES (1)

- EDUCATION (2)



Unique Selling Points



- Flexibility to increase the limits
- Option to include hair and beauty treatment coverage
- Coverage for deterioration in stock
- Coverage of Goods in Transit
- 25% Seasonal increase for Stock In Trade
- Multi-Location discounts:
 - 5% for second outlet,
 - 10% for third outlet and beyond
- Two Plans of coverage
 - 1) Standard Suite
 - 2) Super Suite



Business Owners Standard Suite



- All Risk
- Business Interruption
- Money
- Personal Accident
- Public Liability
- Work Injury Compensation
- Goods In Transit
- Optional Covers
 - 1) Building
 - 2) Fidelity Guarantee



Business Owners Super Suite - Pub & Restaurant Coverage and Premium Computation

Business Owners Pub & Restaurant Package	Standard Suite	Super Suite			
Basic Cover	Basic Sum Insured/Limit	Basic Sum Insured/Limit	Top-Up Rate	Top-Up Sum Insured/Life	Top-Up Premium
1. All Risks (Excess \$200 for each & every claim except fire, lightning & explosion) On Contents and Stock including: <ul style="list-style-type: none"> • Theft of foyes • Property whilst at exhibitions anywhere within the territorial limits • Seasonal stock increase • Internal fixed plate glass • External signs • Cost of replacement of sanitary ware • External blinds • All other glass Option to increase Basic Sum Insured up to a maximum of \$3,000,000	\$900,000 \$1,000 \$2,500 25% of stock sum insured \$2,500 \$1,500 \$2,500 \$2,500 Cost of repair/replacement	\$900,000 \$1,000 \$2,500 25% of stock sum insured \$2,500 \$1,500 \$2,500 \$2,500 Cost of repair/replacement	0.3%	\$ _____	\$ _____
2. Business Interruption (Time Excess 24 hours for all claims) including: On Total Interruption to business resulting from loss or damage to parts insured as described under Section 1 - All Risks (up to 180 days) <ul style="list-style-type: none"> • Book Debts • Unspecified customers/suppliers • Loss of gross profit and increased cost of working following machinery or computer breakdown • Transit Option to increase Basic Daily Benefit up to a maximum of \$500 per day	\$200 per day \$5,000 \$5,000 \$20,000 \$5,000	\$200 per day \$5,000 \$5,000 \$20,000 \$5,000	\$50 per day	\$ _____	\$ _____
3. Money <ul style="list-style-type: none"> a. Money in transit, in the premises during business hours, and in any bank's night safe b. Money in a locked unspecified safe outside business hours c. Money at the private residence of the insured or an employee and at the premises outside of business hours not in a locked safe Option to increase Basic Sum Insured up to a maximum of \$10,000 Optional covers available on request include: Money in ATMs Expulsion Machinist Attack including: <ul style="list-style-type: none"> • Death and disablement benefits following malicious attack • Weekly disablement benefits following malicious attack 	\$5,000 \$2,500 \$500 \$50,000 \$100 per week up to 24 weeks	\$5,000 \$2,500 \$500 \$50,000 \$100 per week up to 24 weeks	0.75% 0.75% N.A.		
4. Personal Accident On the life of (up to 2) named proprietor partner(s) / director(s) a. Death/Permanent Disablement Option to increase Basic Sum Insured up to 25 persons up to maximum \$200,000 per person Class I Persons engaged in professional, administrative, managerial, clerical and non manual occupation generally Class II Persons engaged in work of a supervisory nature and occasionally engaged in manual work Class III Persons engaged in manual work not of particularly hazardous nature but involving use of tools or machinery	\$50,000 each	\$50,000 each	Class I \$50 Class II \$40 Class III \$35	Additional _____ person(s) _____ person(s)	\$ _____ \$ _____
5. Public Liability • Food Poisoning Option to increase Basic Limit of Liability up to a maximum of \$5,000,000	\$500,000 N.A.	\$500,000 \$250,000	0.02%	\$ _____	\$ _____

Business Owners Pub & Restaurant Package	Standard Suite	Super Suite			
Basic Cover	Basic Sum Insured/Limit	Basic Sum Insured/Limit	Top-Up Rate	Top-Up Sum Insured/Life	Top-Up Premium
6. Work Injury Compensation (WIC) Please declare total number of employees Option to increase Basic Total Number of Employees up to a maximum of 25	Up to 3 employees	Up to 3 employees	\$50 per employee	Additional employee(s)	\$ _____
7. Goods in Transit	\$2,500	\$2,500	N.A.	N.A.	N.A.
8. Non-Production Machinery and Computer Breakdown including: <ul style="list-style-type: none"> • Breakdown of machinery at the premises other than computer equipment • Breakdown of computer equipment at the premises • Additional costs necessary to make temporary repairs and expedite permanent repairs or replacement of damaged property • Debris removal • Repair investigation costs 	N.A. \$5,000 \$5,000 (portable computer equipment up to \$3,000)	\$50,000 \$5,000	0.085%	\$ _____	\$ _____
9. Product Liability <ul style="list-style-type: none"> a. Accidental bodily injury to or illness of any person b. Accidental loss of or damage to property happening and arising out of products supplied in or from the Republic of Singapore in the course of the insured's business 	N.A.	\$50,000	N.A.	N.A.	N.A.
6) Basic Cover Annual Premiums (excluding GST)	\$415 Restaurant \$294 Foodcourt \$239 Stallholder \$1,078 Pub	\$495 Restaurant \$340 Foodcourt \$279 Stallholder \$1,213 Pub	ii. Top-Up Annual Premium (including GST)		\$ _____
6) Basic Cover N/A WICA Annual Premiums (including GST)	\$339 Restaurant \$237 Foodcourt \$195 Stallholder \$1,016 Pub	\$402 Restaurant \$286 Foodcourt \$225 Stallholder \$1,226 Pub	ii. Top-Up Annual Premium (including GST)		\$ _____

Optional Cover	Maximum Sum Insured Rate	Sum Insured / Life	Additional Premium
1. Fire and Extraneous Perils on Building	Up to \$2,000,000 0.080% (Minimum Premium \$25)		
2. Fidelity Guarantee Minimum Limit: \$5,000 any one occurrence and in the aggregate Maximum Limit: \$10,000 any one occurrence and in the aggregate	\$50 \$50	Limit \$ _____ No. of employees _____	
iii. Optional Cover Annual Premium (excluding GST)			
Annual Premium: i + ii + iii (excluding GST)			
Additional 15% loading for Light Industrial Areas / Pre-War Shophouses			
Sum Insured to be Rounded Up To The Nearest Thousand		Total Annual Premium (excluding GST)	
Annual Premium Is On A Per Location Basis Unless Units Are Adjoining		Total Annual Premium (exclusive of GST)	

Business Owners Super Suite Eligibility

Business Owners Eligibility



Businesses with Annual Turnover up to S\$100,000,000

or

Employment size not more than 200 employees

Target Customers

Office



Nature of business is Office.

Establishments that conduct their business in and from offices.

- Management and Recruitment Consultants Safety Consultants
- Accountants and IT Consultants
- Software Designers
- Architects and Engineers
- Estate and Lettings Agencies
- Financial Advisers
- Insurance Brokers and Agents
- Health and Safety Consultants

Retail



Nature of business is Retail.

Establishments that sell consumer merchandise such as clothing, books & stationery, gifts & souvenirs, drugs & medical products.

- Supermarkets
- Pharmacies
- Electronics
- Cosmetics
- Fashion and Textiles
- Bridal Studio
- Toys and Games
- Apparel & Gadgets

Light Industry / Wholesale & Distributors



Nature of business is Light Industries.

Establishments that produces small consumer-oriented products light industries includes the manufacturing of foods, beverages,

- Packaging
- Pharmacies
- Electronics
- Cosmetics
- Fashion and Textiles
- Printing
- Security Firms (Unarmed Guards only)
- Landscaping

Light Industry / Wholesale & Distributors



Nature of business is Wholesale & Distributors.

Establishments that sells goods in large amounts to other businesses other than individual customers acting as Wholesalers with storage of own stocks in their premises

•Wholesalers and Distributors

Pub & Restaurant



Nature of business is Restaurant.

Establishments that sell foodstuff (including beverages) for consumption at the premises

- Restaurants and cafés
- Coffee shops, ice cream shops and bubble tea operations
- Catering services and canteen operations and more.

Pub & Restaurant



Nature of business is Foodcourt.

Establishments that sell foodstuff (including beverages) for consumption at the premises with dining-in facilities

- Food courts and food court stalls
- Dining places and takeaway shops
- Stallholder

Pub & Restaurant



Nature of business is Pub.

Establishments that is licensed to sell alcoholic drinks, which traditionally include beer, ale and similar drinks.

Classes of Pubs that are eligible is classified as follows: -

Standard Pubs – Wet led with limited food provision, no entertainment and URA's Approved Licences

Non Standard – Wet and food led, various entertainments to include Karaoke, Singers, Bands DJ, any form of dancing, with URA's Approved Licenses

- Pubs and public houses
- Gastro pubs and 'wet and dry' pubs
- Wine bars

Decline risks – Wet, food and entertainment led with heavy entertainment and late licenses with door staff and door charges. Heavy entertainment would include Discos/Bands with dancing facilities on a regular (weekly) basis with opening hours usually past 11am.

Personal Services



Nature of business is Personal Services.

Establishments that render Professional and/or Personal Services in Personal Care such as hair and beauty salons,

- Beauty and Hair Salons
- Spas and Foot Reflexology Clinics
- Weight Loss and Slimming Centres
- Manicure and Pedicure Parlours
- Makeover Services
- Clinic & Medical Centre
(Contagious and Infectious Disease Extension is not applicable)
- Beauty & Wellness
- Fitness Centre

Education



Nature of business is Education.

Establishments that render Professional and/or Personal Services in Education Care such as childcare/tuition/language centres.

- Learning Centres
- Childcare Centres
- Tuition Centres
- Commercial Schools
- Children's Enrichment Classes
- Music, Dance and Ballet Schools
- Art or Fashion Schools
- Learning Centres

Business Owners Super Suite - Coverage

1. All Risks

	Standard Suite	Super Suite
On Contents and Stock including:	\$100,000	\$100,000
• Theft of keys	\$1,000	\$1,000
• Property whilst at exhibitions anywhere within the Territorial Limits	\$2,500	\$2,500
• Internal fixed plate glass	\$2,500	\$2,500
• External signs	\$1,500	\$1,500
• Cost of replacement of sanitary ware	\$2,500	\$2,500
• External blinds	\$2,500	\$2,500
• External glass	Cost of repair /replacement	Cost of repair /replacement
Option to increase Basic Sum Insured up to a maximum of \$3,000,000		

2. Business Interruption

	Standard Suite	Super Suite
On Total Interruption to business resulting from loss or damage by perils insured as described under Section 1 - All Risks (up to 100 days)	\$200 per day	\$200 per day
• Book Debts	\$5,000	\$5,000
• Unspecified customers/suppliers	\$5,000	\$5,000
• Loss of gross profit and increased cost of working following machinery or computer breakdown	Not Applicable	\$20,000
• Transit	\$5,000	\$5,000
Option to increase Basic Daily Benefit up to a maximum of \$500 per day		

3. Money

	Standard Suite	Super Suite
a. Money in Transit, in the premises during business hours, and in any bank's night safe Option to increase Basic Sum Insured up to a maximum of \$10,000	\$5,000	\$5,000
b. Money in a locked unspecified safe outside business hours Option to increase Basic Sum Insured up to a maximum of \$10,000	\$2,500	\$2,500
c. Money at the private residence of the Insured or an Employee and at the premises outside of business hours not in a locked safe Optional covers available on request include: Money in ATMs	\$500	\$500
Extension Malicious Attack Including: <ul style="list-style-type: none"> • Death and disablement benefits following malicious attack • Weekly disablement benefit following malicious attack 	\$10,000 \$100 per week up to 104 weeks	\$10,000 \$100 per week up to 104 weeks

4. Personal Accident

On the life of (up to 2) named proprietor partner(s) / director(s)
a. Death/Permanent Disablement

Option to increase Basic Sum Insured up to 25 persons up to maximum \$300,000 per person

Class I Persons engaged in professional, administrative, managerial, clerical and non manual occupation generally

Class II Persons engaged in work of a supervisory nature and occasionally engaged in manual work

Class III Persons engaged in manual work not of particularly hazardous nature but involving use of tools or machinery

Standard Suite

Super Suite

\$50,000 each

\$50,000 each

5. Public Liability

	Standard Suite	Super Suite
Public Liability	\$500,000	\$500,000
• Food Poisoning	N.A.	\$250,000

Option to increase Basic Limit of Liability up to maximum \$2,000,000

Option to Cover Hair Treatment Limit of Liability up to maximum \$25,000

Option to Cover Beauty Treatment Limit of Liability up to maximum \$25,000

6. Work Injury Compensation

	Standard Suite	Super Suite
Work Injury Compensation (WIC)	Up to 3 employees	Up to 3 employees
Option to increase Basic Total Number of Employees up to a maximum of 25		

7. Goods in Transit

	Standard Suite	Super Suite
Goods in Transit	\$2,500	\$2,500

8. Non-Production Machinery and Computer Breakdown including:

	Standard Suite	Super Suite
• Breakdown of machinery at the premises other than computer equipment	Not Applicable	\$10,000
• Breakdown of computer equipment at the premises		\$10,000 (portable computer equipment up to \$3,000)
• Additional costs necessary to make temporary repairs and expedite permanent repairs or replacement of damaged property		\$5,000
• Debris removal		\$5,000 or 20% of the loss whichever is lower
• Repair investigation costs		\$5,000

9. Product Liability

	Standard Suite	Super Suite
a.Accidental bodily injury to or illness of any person	Not Applicable	\$50,000
b. Accidental loss of or damage to property happening and arising out of products supplied in or from the Republic of Singapore in the course of the insured’s business		

Optional Cover

1. Fire and Extraneous Perils on Building

	Standard Suite	Super Suite
Fire and Extraneous Perils on Building	Up to \$2,000,000 0.07% (Minimum Premium: \$25)	Up to \$2,000,000 0.07% (Minimum Premium: \$25)

2. Fidelity Guarantee

	Standard Suite	Super Suite
Minimum Limit: \$5,000 any one occurrence and in the aggregate	\$30	\$30
Maximum Limit: \$10,000 any one occurrence and in the aggregate	\$50	\$50



Q & A



Etiqua Claims Contact List



Motor Claims:

motorclaims@etiqua.com.sg

Non-Motor Claims:

nonmotor@etiqua.com.sg

ACCOUNT MANAGER



Main Account Manager

Name: Joey Tan

DID: 6331 9250

Email: Joey.T@etiqua.com.sg

Back-up Account Manager:

Name: Andrew Lam

DID: 6331 9231

Email: Andrew.L@etiqua.com.sg





Thank You

