

**Enhanced!** My Business My Choice.  
Food and Beverage (Eating House)



## Protect your Livelihood. Pick a Menu that Suits your Needs.

Owning an eating house or food court stall has its unique risks. Your equipment and stock are often exposed and concentrated in a small space, and with little security, the risks to your business can be high. A simple accident such as a fire can quickly destroy everything you've invested in - unless you have adequate protection. My Business My Choice, a tailor-made and unique business insurance package, provides you with affordable yet comprehensive insurance protection. With the flexibility of a standard plan plus optional covers, you can customize your policy to meet your individual business needs.

### Flexible Coverage

From coverage for your physical property against all manner of risk to financial support in a health emergency, take a look at the **Standard** and **Free Covers** we provide. What's more, you may increase the limit/sum insured under the Free Covers at a nominal additional premium if you require higher coverage. A wide range of **Optional Covers** is available as well to meet your more complex insurance needs.

### Standard Cover

#### Property All Risks

Covers you against physical loss or damage to your property which includes landlord's fixtures and fittings, stock and material in trade, furniture, fixtures and fittings, equipment, plant and machinery, office and business contents.

**Basis of Settlement: New for Old**

**Excess: S\$250 for each and every loss (except fire and lightning)**

### Optional Covers

#### Work Injury Compensation

Protects you for any liability under Work Injury Compensation Act (WICA) 2008 (Cap 354) or at common law to compensate your employees for death or bodily injury due to an accident in the course of employment.

#### Public Liability

Protects you against legal liability to third parties for accidental bodily injury or accidental property damage.

#### Personal Accident

Provides 24-hours' worldwide protection for you and your employees against:

Benefits and Plans	Plan 1	Plan 2	Plan 3
Accidental Death and Permanent Disablement	S\$50,000	S\$100,000	S\$150,000
Accident Medical Reimbursement	S\$500	S\$1,000	S\$1,500
Weekly Indemnity for Temporary Total Disablement (per week)	S\$50	S\$100	S\$150
Weekly Indemnity for Temporary Partial Disablement (per week)	S\$25	S\$50	S\$75

#### Machinery Breakdown

Provides cover for electrical, heating and cooling equipment (age of machine not exceeding 5 years) excluding mobile equipment in the event of mechanical or electrical malfunction.

**Excess: S\$100 for each and every loss**

#### Fidelity Guarantee

Insures you against loss of money and/or property due to fraud or dishonesty of your employees.

**Excess: S\$250 for each and every loss**

#### Free Cover!

##### Health Emergency Loss Protection

Provides you with essential financial support of S\$170 per day (a max. of 15 days) in the event you are denied access into your premises due to an outbreak of any human contagious disease (eg, SARS and Hand, Foot, Mouth Disease)

## Free Covers and Additional Benefits at a Glance

Cover	Sum Insured / Limit	
<b>STANDARD COVER</b> <b>Property All Risks</b>		
<b>Free Covers</b> (A) Loss of Profits and/or Additional Expenses 1. Loss of profits and/or additional expenses (a max. of 100 days) 2. Closure of business by order of public authority due to: <ul style="list-style-type: none"> <li>Defective Sanitary Arrangement (Time Excess: 24 hours)</li> <li>Food and Drinks Poisoning (Time Excess: 24 hours)</li> <li>Murder and Suicide</li> </ul> 3. Failure of supply of electricity, gas, water and telecommunication services due to property damage of supply authorities (Time Excess: 24 hours)		Up to S\$250 per day
(B) Money and Securities 1. Loss of Money and Securities whilst: <ul style="list-style-type: none"> <li>Inside Insured Premises during business hours</li> <li>Inside Insured Premises after business hours (subject to a sub-limit of S\$2,000 in all locked cabinets/drawers/cash registers)</li> <li>Outside Insured Premises anywhere in Singapore</li> </ul> 2. Loss of Money kept overnight at private residence of sole proprietor/partners/directors/employees 3. Loss or damage to safes/strongrooms/cabinets/drawers/cash registers 4. Seasonal Increase in Sum Insured during: <ul style="list-style-type: none"> <li>30 days preceding and after the first day of Chinese New Year, Hari Raya Puasa, Deepavali and Christmas</li> <li>3 days preceding and after the first day of all Public Holidays</li> </ul>		Up to S\$10,000 Up to S\$10,000 Up to S\$10,000 Up to S\$500 Up to S\$500 Up to 20% of Sum Insured or S\$3,000 whichever is lesser
(C) Fixed Glass and/or Signs 1. Breakage of fixed glass and/or signs (including neon signs)		Up to S\$5,000
<b>Free Additional Benefits</b> 1. Awnings, Blinds, Signs or Other Outdoor Fixtures or Fittings or Any Description 2. Curiosities and Works of Art 3. Deterioration of Stocks (age of machine not exceeding 6 years) 4. Goods in Transit 5. Loss or damage to clothing and/or personal effects of sole proprietor/partners/directors/employees 6. Rental Expenses for existing rent, alternative accommodation and cost of temporary storage of Insured Property 7. Robbery/Burglary and Theft of Insured Property up to Total Sum Insured, subject to the following sub-limits: <ul style="list-style-type: none"> <li>Theft of Insured Property</li> <li>Robbery/Burglary and Theft of stock and material in trade consisting of liquor and cigarettes/tobacco</li> </ul> 8. Seasonal Increase in Stock and Material in Trade during <ul style="list-style-type: none"> <li>30 days preceding and after the first day of Chinese New Year, Hari Raya Puasa, Deepavali and Christmas</li> <li>3 days preceding and after the first day of all Public Holidays</li> </ul>		Up to S\$5,000 Up to S\$3,000 Up to S\$2,000 Up to S\$10,000 Up to S\$500 per person & S\$2,500 in aggregate Up to S\$35,000 Up to S\$250,000 Up to S\$20,000 Up to 20% of Sum Insured or S\$50,000 whichever is lesser

Cover	Sum Insured / Limit	
<b>OPTIONAL COVERS</b> <b>Work Injury Compensation</b> (Subject to Common Law Limit of S\$10 million per occurrence)		
<b>Free Additional Benefits</b> 1. Non-Manual Overseas Business Trips 2. Travelling To and From Residence/Work		Up to S\$20,000 per employee & S\$250,000 in the aggregate
<b>Public Liability</b>		
<b>Free Additional Benefits</b> 1. Defective Sanitary Arrangement 2. Food Poisoning 3. First Aid Facilities 4. Loading and Unloading 5. Medical Payments 6. Neon Sign Board 7. Non-Manual Overseas Business Trips 8. Products Liability 9. Tenant's Liability		Up to S\$250,000 per occurrence & in the aggregate  Up to S\$250 per accident  Up to S\$50,000 per occurrence & in the aggregate Up to S\$250,000 per occurrence
<b>Personal Accident</b>		
<b>Free Additional Benefits</b> 1. Hijack, Murder and Assault 2. Strike, Riot, Civil Commotion and Terrorism		

**Food & Beverage (Eating House)** is specially designed for food kiosks/stalls in shopping malls and food courts with no public access to the premises after business hours, and for businesses with dining-in facilities such as eating houses and coffee shops.

### Excluded Activities/Risks/Trades:

- Bars, Discotheques & Pubs
- Hawkers & Market Stalls
- Karaoke Lounges & Nightclubs
- Kiosks except those located in shopping malls/food courts with no public access to the premises after business hours
- Pure Catering Services
- Push Carts

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. 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 the Chartis, GIA or SDIC websites ([www.chartisinsurance.com.sg](http://www.chartisinsurance.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



#### 4 Additional Information (For Personal Accident)

(Please fill in the details of the Insured Persons if you have selected this optional cover.)

##### Details of Insured Persons to be covered

Name	NRIC	Year of Birth	Plan

Age Limit - 65 years old  
(If space is insufficient, please attach a separate sheet.)

#### 5 The following must be answered by the Proposer. (Please tick in the appropriate box.)

##### 1. What are the fire preventive measures available at your premises?

- Fire Extinguisher  Fire Alarm System  
 Hosereel  Sprinkler System

If none of the above, please refer to the Company.

##### 2. What are the security preventive measures available at your premises?

- 24-hr Security Guard  CCTV  
 Burglary Alarm System  Solid Door/Glass Door  
 Gates/Grilles/Roller Shutter

If none of the above, please refer to the Company.

##### 3. What is the type of property for the location of insured property?

- Office Building/Commercial Building  Industrial Building  
 Shopping Mall  Pre-war Building (Refurbished)  
 HDB Shop  Pre-war Building (Non-Refurbished)  
 Shop House

##### 4. Is your insured premises shared with other companies?

- Yes  No

If YES, please furnish details of your co-tenant's business.

##### 5. Did you suffer any losses in the past 5 years?

- Yes  No

If YES, please furnish full details of all claims for the past 5 years.

**Date of Loss      Nature of Loss      Amount Claimed (\$\$)**

(If space is insufficient, please attach a separate sheet.)

#### 6 Payment Mode

##### By Cheque payable to Chartis Singapore Insurance Pte. Ltd.

Cheque No.:

Bank:

Amount:

##### By Credit/Charge Card

I/We hereby authorise Chartis Singapore Insurance Pte. Ltd. to charge the stated annual premium to the following credit card/bank account. Where a third party credit card is used, I/We declare that the cardholder has authorised and consented to its use.

**Full Premium Payment** (Any MasterCard/Visa Card)

**6 Monthly 0% Interest Instalments\*^** (Only with DBS/POSB credit card<sup>†</sup>)

**12 Monthly 0% Interest Instalments\*^** (Only with DBS/POSB credit card<sup>†</sup>)

Card No.: ---

Expiry Date:                      mm /                      yy

Name as appear on card: \_\_\_\_\_

<sup>†</sup> Subject to DBS Card Agreement terms and conditions; not applicable for DBS Corporate Card.

\*Actual Instalment amounts may differ due to rounding off.

^Minimum Total Premium Payable must be S\$300 and above.

#### 7 Declaration

- I/We declare the above particulars to be true and correct, and agree that they shall be the basis of the contract between Chartis Singapore Insurance Pte. Ltd. and me/us.
- I/We understand that Personal Accident Section is a Personal Accident Policy and benefits shall be payable upon the occurrence of an accident, subject to applicable terms, conditions and exclusions.
- I/We declare that the insured premise is constructed of brick/ tile/concrete.
- I/We declare that my/our previous proposal or renewal has never been declined.
- I/We agree that any information collected or held by Chartis Singapore Insurance Pte. Ltd. ("Chartis")(whether contained in the Application or otherwise obtained) may be used and disclosed by Chartis to its associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to this Application, any Policy issued and to provide advice or information concerning products and services which Chartis believes may be of interest to me/us, and to communicate with me/us for any purposes.

Proposer's Signature &  
Company Stamp

Date

#### Agent's Particulars

Name:

Producer Code:

Mobile No.:

#### For Official Use Only

Policy No.:

Blk Card No.:

Signature:

**My Business My Choice.**

Chartis is one of the world's leading property-casualty and general insurance organizations. Serving more than 45 million commercial and personal clients in more than 160 countries and jurisdictions, Chartis has a 90-year history, one of the industry's most extensive ranges of products and services, and excellent financial strength.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.Chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.



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This insurance is underwritten by Chartis Singapore Insurance Pte. Ltd. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.