



# BUSINESS PROTECTOR PLUS

Food & Beverage



**AFFORDABLE  
PRICE**



**FLEXIBLE &  
UNIQUE**



**COMPREHENSIVE**

## BUSINESS PROTECTOR PLUS - FOOD & BEVERAGE

Running a restaurant or other food service business brings with it a unique set of risks. Whether it's a fire in the kitchen, an employee slipping on a wet floor, or claims by customers due to food contamination, you need to make sure you are covered for any possibility.

With Business Protector Plus - Food & Beverage, you get to protect your cash flow with comprehensive coverage for loss, damage, theft, liability or interruption to service.

### Protect your business with these benefits ^



#### PROTECT YOUR ASSETS

- Physical loss or damage to stock and equipment
- Against fire, theft and accidental damage
- Loss of money either on the premises or in transit



#### PROTECT BUSINESS OPERATIONS

- In the event of a total closure of your business
- From legal liability to third parties for property damage or personal injury
- Covers customers' medical fees in the event of food poisoning



#### PROTECT YOUR EMPLOYEES

- Compensation payable to employees for accidental injuries or death
- Defence costs for employee work injury claims

### NEW ENHANCEMENTS ^

- Up to S\$500 reimbursement for cleaning expenses due to flooding
- Extends to cover food deterioration up to a limit of S\$2,000
- Increased maximum period of consequential loss to 150 days and compensation of up to S\$750 per day
- Extends coverage for interruption to your business in the event of murder or suicide happening on your premises
- Reimbursements up to S\$100,000 for medical expenses under Work Injury Compensation Act
- Enjoy 20% increase in sum insured for Money 2 weeks preceding Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day

### Additional Discounts!

**10%**

No Claims Discount\*  
on renewals

**5%**

For 3-5  
outlets

#### Group Discount

**10%**

More than  
5 outlets

\*only applicable if there is no claim during preceding 12 months

## WHAT WE COVER<sup>^</sup>

### All Risks

Coverage on your business assets such as stock, equipment, furniture, furnishings, fixtures and fittings while at your premises against accidental physical loss or damage

- Full Theft Limit - up to 10% of sum insured subject to a maximum of S\$50,000.
- Excess - 0.50% of loss subject to a minimum of S\$350, except for fire, lightning, explosion, or theft by violent and forcible entry or exit.

### Consequential Loss

Reimbursement of an insured amount for each day that your business is interrupted up to a maximum of 150 days after one day of suspension of your business.

### Money

Protects money stolen during business hours and money kept in a locked drawer, cash register, safe in the premises or whilst in transit anywhere in Singapore

- Money kept in a locked drawer/cash register is capped at S\$5,000 in aggregate.
- Warranted that while transiting with money above S\$20,000 is accompanied by two authorised able bodied employees.

### Plate Glass

Coverage on the plate glass (including lettering and ornament) at your premises against breakage or damage

- Excess - \$250 for each and every claim.

### Work Injury Compensation

Protects you from your legal liability to your employees for a Work Injury Compensation Act claim if they suffer accidental death or injury during the course of their employment. Defence costs in respect of such a claim.

### Public Liability

Legal liability coverage for accidental bodily injury or property damage caused to third parties within Singapore

- Sub Limit for Food & Drink Liability - S\$100,000 for any one accident and aggregate.
- Excess - S\$250 for each and every claim.

### Fidelity Guarantee

Covers you against direct pecuniary loss arising from any fraudulent act or dishonesty by your employees.

### Personal Accident

Covers you if any insured person suffers from death or permanent disability caused by violent, accidental, external and visible means in Singapore

- All insured persons must be aged between 16 and 65 years at the time of enrolment.
- Applicable to Class 1 occupations (professional and administrative duties of a mainly sedentary nature) and excludes works on board vessels.

### Referred Risks

For public liability sum assured above S\$3,000,000, please contact your intermediary or email to [sg.customerservice@awac.com](mailto:sg.customerservice@awac.com)

## EXCLUDED TRADES/BUSINESSES

- Central kitchen
- Floating restaurants
- Hawker centres
- Wet/dry markets
- Bars/discotheques
- Kiosks and push cart
- Night clubs
- Karaoke lounges and pubs

<sup>^</sup> Subject to the terms and conditions of the Policy

# ABOUT ALLIED WORLD

Allied World is an international business founded on personal relationships.

Today, we have over 1,400 employees in 20 offices around the world, and we continue to build innovative solutions for individuals, small businesses and large corporations.

We take the time to talk, listen and develop long-term relationships. The better we understand your needs, the better we can serve you. We're nimble and responsible, yet large enough to be experienced and financially secure.

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