



# BUSINESS PROTECTOR PLUS

Food Supply



**AFFORDABLE  
PRICE**



**FLEXIBLE &  
UNIQUE**



**COMPREHENSIVE**

## BUSINESS PROTECTOR PLUS - FOOD SUPPLY

In the food supply industry, keeping food fresh from the supplier to the consumer is of paramount importance. All it takes is a broken freezer to ruin your stock and destroy up your bottom line.

With Business Protector Plus - Food Supply, you'll enjoy comprehensive cover including equipment as well as any stock stored on-site, giving you peace of mind in the running your business.

### Protect your business with these benefits<sup>^</sup>



#### PROTECT YOUR ASSETS

- Against fire, theft or accidental damage
- Loss of money either on the premises or in transit



#### PROTECT BUSINESS OPERATIONS

- Allows business continuity with daily cash benefit
- From legal liability to third parties for property damage or personal injury
- Against fraudulent or dishonest acts by employee



#### PROTECT YOUR EMPLOYEES

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

### NEW ENHANCEMENTS<sup>^</sup>

- Up to S\$500 reimbursement for cleaning expenses due to flooding
- Increased maximum period of business interruption 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 in your premise
- Reimburses up to S\$100,000 for medical expenses under Work Injury Compensation Act

### Additional Discounts!

**10%**

No Claims Discount\*  
on renewals

#### Group Discount

**5%**

For 3-5  
outlets

**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, machinery, equipment, furniture, furnishings, fixtures and fittings while at your premise against physical loss or damage

- Full Theft Limit - 10% of sum insured subject to a maximum of S\$50,000.
- Excess - 1% of loss subject to a minimum of S\$500, 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 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 is S\$350 for each and every claim.

### Work Injury Compensation

Protects you from your legal liability to your employees for a Work Injury Compensation Act claim after they suffer accidental death or injuries 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

- Excess is S\$500 for each and every claim.

### Product Liability [Food Supply Package] - Optional Extension

Legal liability coverage for all accidental bodily injury or property damage caused by goods or products manufactured, sold or handled or distributed by you in the course of your food supply business

- Excess is S\$500 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.
- Excludes works on board vessels.

### Machinery Breakdown

Coverage on unforeseen and sudden physical loss or damage to your plant, machinery and equipment (not exceeding 6 years) within the premise excluding mobile equipment and machinery

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

### Deterioration of Stocks

Covers deterioration of refrigerated or frozen food in refrigeration units (units not over 6 years old) located in the premise due to accidental damage to refrigeration equipment, failure of electric supply or accidental escape of refrigerant gas. The amount paid is up to the sum insured in any one period of insurance. Time excess is 6 hours.

### FREE Goods-in-Transit Cover

Covers for loss or damage to stock-in-trade whilst in transit, if it arises from the accidental overturning collision or impact of a conveyance vehicle owned or hired by you in mainland Singapore

- Limit for Goods-in-Transit Cover is S\$10,000 per conveyance and aggregate.

### ACCEPTED TRADES/BUSINESSES

- Bakeries/Confectioneries
- Beverages factory excluding canning
- Condiment and sauces
- Dim Sum Delicacies and Desserts
- Food Catering
- Fruits and Vegetables
- Meat or fish Products excluding roasting and frying
- Rice and noodles factory excluding deep frying process
- Snacks and savouries

### EXCLUDED TRADES/BUSINESSES

- Abattoir/slaughter house
- BBQ/BBQ meat/sausages factory
- Potato chips factory
- Fat/lard/oil processing factory
- Construction not made of brick/tile/concrete
- Property kept in the open or without perimeter fence and/or security
- Shared premises/multi-tenanted
- Building of more than 20 years old

<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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