



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

HIGHLIGHTS[^]

- 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
- Up to S\$5,000 compensation for damages on portable electronic equipment outside of premises

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[^]

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 - S\$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

- Product Liability - optional extension up to S\$100,000.00 for any one accident and aggregate
- 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.

Referred Risks

For public liability sum assured above S\$3,000,000, please contact your intermediary or email to 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

[^] Subject to the terms and conditions of the Policy



POLICY COVERAGE

COMPULSORY COVER

Coverage	Maximum Sum Insured/Limit of Indemnity/Number of Employees
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All Risks	Maximum S\$5,000,000
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Free Cover

- Consequential Loss - S\$250 per day up to 150 days
- Money in premise/transit (sub-limited to S\$5,000 in locked drawer/cash register) - S\$10,000
- Plate Glass (first loss basis) - S\$5,000
- Portable Electronic Equipment Outside of Premises - S\$5,000

TOP UP COVER

Consequential Loss	Maximum additional top up S\$500 per day up to 150 days
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Money	Maximum additional top up S\$40,000
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Plate Glass	Maximum additional top up S\$15,000
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OPTIONAL COVER

Work Injury Compensation	Total Salary Cap for each entity - S\$2,500,000 a year with breakdown between manual and non-manual employees*
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Public Liability	Maximum S\$3,000,000
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Product Liability - maximum S\$100,000

Fidelity Guarantee	S\$5,000 per occurrence and S\$10,000 in aggregate (maximum 25 employees)
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Group Personal Accident	Maximum S\$100,000 per employee (maximum 25 employees)
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* For entities with salaries exceeding this cap or the nature of business/employee category does not fit into any of the above, please approach our intermediaries for other suitable packages or policies.

Definitions

"Manual Employees" refers to individuals with jobs involving physical labour and/or use of tools (e.g. light manual works, outdoor sales, drivers, cleaners).

"Non-manual Employees" refers to individuals with professional and administrative duties of mainly sedentary nature (e.g. admin, clerical jobs, lawyers).

"Salary" refers to the annual wages, salaries and other monetary earnings, and must consist of the normal wages, food and housing allowances, overtime payments, bonuses and annual wages supplements but exclude travelling allowances and employers' CPF contributions.

Each policy is subject to a minimum premium of S\$150.00 excluding applicable GST.

The premium is per location basis unless units are adjoining.

Eligibility

- The business had not made any insurance claims in the last 3 years.
- All entrances to the premise are protected either with roller shutter, glass door / iron grilles or padlock and are in good working condition.
- The business premise is constructed of either brick / tile / concrete or other non-combustible materials.
- The premise is equipped with either working and maintained fire extinguishers or working and maintained fire alarm.
- The premise is not shared with other tenant(s).
- The business has not been declined insurance, had its insurance cancelled, refused renewal terms or has been subject to any special terms by any other insurance company.

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