At Etiqa, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

Let's have a chat!
+65 6887 8777

Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of the Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

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 and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would urge you to read the Statement available at www.etiqa.com.sg under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.

For more information, kindly visit the PDPC website at: http://www.pdpc.gov.sg

Information is correct as of 1 March 2025.

Etiqa Hotline +65 6887 8777

Etiqa Insurance Pte. Ltd. (Company Registration Number 201331905K)
23 Church Street, #01-01 Capital Square
Singapore 049481
E customer.service@etiqa.com.sg
www.etiqa.com.sg

Underwritten by:

Insurance

Business Owners Super Suite - Personal Services

Protection for that assurance you seek

A Member of Maybank Group

Underwritten by:

Entrust your business and reputation to us.
Provide your services with a peace of mind.

Why choose us?

- **Flexibility** to increase your limits
- Option to include **hair and beauty treatment** coverage
- Coverage for **goods in transit**
- **25% seasonal increase** for stock in trade
- **Multi-location discounts**: 5% for second outlet, 10% for third outlet and beyond

Benefits at a Glance

Take full control over your business with our **Standard Suite Cover**

- Be insured against **accidental loss or damage to your property** including glass, blinds, signs and sprinkler leakage
- Enjoy **daily cash benefits** for business interruption
- Protect the **money** in your premises or in transit
- Enjoy a **lump sum payment** in the event of accidental death or permanent disability
- **Public liability** cover up to $5 million in the event of third parties' accidental death or injury
- Be indemnified against **work-related injuries** or diseases which you shall be liable to pay for your employees

Enhance your plan with our **Super Suite Cover**

- Safeguard against losses resulting from **non-production machinery** and **computer equipment breakdown**
- Safeguard against legal liability from **bodily injury, illness or property damage by defective product**

Business Owners Super Suite - Personal Services
Coverage and Premium Computation

Business Owners Personal Services 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 and every claim except fire, lightning and explosion	$100,000	$100,000			
On Contents and Stock including: • Theft of keys • 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 • External glass Option to increase Basic Sum Insured up to a maximum of $3,000,000	$1,000 $2,500 25% of stock sum insured $2,500 $1,500 $2,500 $2,500 Cost of repair/replacement	$1,000 $2,500 25% of stock sum insured $2,500 $1,500 $2,500 $2,500 Cost of repair/replacement	0.25%	$ ________	$ ________
2. Business Interruption Time Excess: 24 hours for all claims including: **On Total Interruption to business resulting from loss or damage by perils insured as described under Section 1 - All Risks (up to 100 days)** • 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 N.A. $5,000	$200 per day $5,000 $5,000 $20,000 $5,000	$25 per day	$ ________	$ ________
3. Money **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	0.5%		
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	0.5%		
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	N.A.		
Extension **Malicious Attack including:** • 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	$50,000 each	$50,000 each	**Class I** $30 **Class II** $40 **Class III** $55	Additional ______ person (s) ______ person (s)	$ ________ $ ________
5. Public Liability 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	$500,000	$500,000	0.01% $25 $50	$ ________	$ ________
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	$35 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: • 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.	$10,000 $10,000 (portable computer equipment up to $3,000) $5,000 $5,000 or 20% of the loss whichever is lower $5,000	0.085%	$ ________	$ ________
9. Product Liability **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.
(i) Basic Cover Annual Premium (excluding GST)	$333.50	$400.78		ii. Top-Up Annual Premium (including GST)	$ ________
(ii) Basic Cover No WICA Annual Premium (excluding GST)	$296.27	$363.55		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 0.07% (Minimum Premium: $25)		
2. Fidelity Guarantee Minimum Limit: $5,000 any one occurence and in the aggregate Maximum Limit: $10,000 any one occurence and in the aggregate	$30 $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** (inclusive of GST)	