



Allianz GarageSafe Insurance
Your Business is Ours
to Protect

ALLIANZ INSURANCE COMPANY
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GarageSafe

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Your Business is Ours to Protect

At Allianz, we understand the amount of investment and sheer hardwork that is essential in maintaining a business. With our comprehensive business insurance package, Allianz GarageSafe, we ensure that none of your efforts will be lost.

Allianz GarageSafe is specifically designed to allow you to tailor the policy to meet your specific needs.

Together with us, your business will be better prepared to take on challenges in the business world with the increased confidence to grow and expand in today's market.



Type of Business/ Occupied As	Motor Garage and Repairer (excluding Specialised Spray Painting Workshop, Tyre Workshop / Trader)	
Construction Class 1	Constructed of concrete, brick or stone, and roofed with concrete	
Construction Class 2	Constructed of concrete, brick or stone, and roofed with asphalt, tiles, slates, metal or sheets or slabs composed entirely of incombustible materials	
Coverage	Interests Insured	Sum Insured / Limit of Liability
Section 1 - Fire & Extraneous Perils	All Personal Property excluding Vehicles	S\$50,000
Section 2 - Business Interruption	Daily Benefit	S\$100 per day, Maximum 90 days
Section 3 - Burglary	All Personal Property excluding Vehicles	S\$10,000 (First Loss)
Section 4 - Workmen's Compensation	Up to 5 employees (excluding Management Staff) provided the total number of Mechanics and / or General Workers shall not exceed two (2)	Workmen's Compensation Act's Benefits
Section 5 - Public Liability	Legal Liability	S\$250,000 Excess S\$500 each and every loss
Section 6 - Money	(i) Money whilst in Transit (ii) Money whilst in Premises Sub-limit in Locked Drawer / Cash Register / Locked Cabinet	S\$10,000 S\$10,000 S\$1,000
Section 7 - Personal Accident	Death and Permanent Disablement	S\$20,000 per named partner / director / sole proprietor subject to aggregate of S\$50,000 any one occurrence
ANNUAL PREMIUM	S\$750.00 (excluding GST)	

Comprehensive Coverage

Section 1 - Fire & Extraneous Perils

Indemnify You against loss or damage to Your Property caused by the following Insured Perils -

- Fire
- Lightning
- Explosion
- Riot & Strike
- Malicious Act
- Aircraft
- Bursting or Overflowing of Water Tanks, Apparatus or Pipes
- Impact by Road Vehicles
- Earthquake, Volcanic Eruption, Hurricane, Cyclone, Typhoon & Windstorm and Flood arising therefrom
- Flood

Section 2 - Business Interruption

Provide Daily Benefit resulting from Total Suspension of Your Business caused by direct physical damage to Your Property insured under Section 1.

Section 3 - Burglary

Indemnify You against -

- loss or damage to Your Property whilst contained in Your Premises
- damage to the Premises for which You are responsible (sublimit S\$1,000 any one loss)

caused by theft following forcible means or any attempt thereat.

Section 4 - Workmen's Compensation

Compensation up to 5 of Your employees in the event of bodily injury, illness, disease or death as stipulated under the Workmen's Compensation Act.

Section 5 - Public Liability

Indemnify You against -

- accidental bodily injury, illness, disease or death to any third party
- accidental loss of or damage to third party property

happening within the Geographical Area during the Period of Insurance.

Section 6 - Money

Indemnify You against -

- Loss of Money whilst in Transit and in the Premises
- Damage to Your safe or strongroom caused by theft or attempted theft (sublimit S\$1,000 any one loss)

Section 7 - Personal Accident

Worldwide 24 hours coverage for Your 3 nominated directors or partners against accidental death or permanent disablement

GarageSafe Proposal Form

STATEMENT Pursuant to Section 25(5) of the Insurance Act (Cap, 142) and subsequent amendments, modifications or reenactment thereof. You are to fully and faithfully disclose in the Proposal Form all the facts which you know or ought to know in respect of the risk that is being proposed, otherwise the policy issued hereunder may be void.

Name of Broker / Agency / Direct:
(Please delete as appropriate)

Proposer's Particulars

Name of Company _____

Nature of Business (precise description) _____

Mailing Address _____

Address of the Property to be insured _____

Telephone _____

Fascimile _____

Email _____

General Details

1. Period of Insurance (Day/Mth/Yr) _____ to _____

2. Occupation type Motor Garage / Motor Workshop
 Others, please state _____

3. Is the unit shared or sublet? No Yes

4. Details of the Insured Persons under Section 7 of the Policy-Personal Accident

I. Name / NRIC _____ Date of Birth _____

II. Name / NRIC _____ Date of Birth _____

III. Name / NRIC _____ Date of Birth _____

5. Have you suffered from having any property stolen, lost or damaged, or had any claims made against you within the last 3 years? You must disclose all losses, even if uninsured or not claimed at the time including losses at any previous address. If yes, please describe.

No
 Yes _____

6. Have you ever been refused cover by any insurance company or had special terms imposed? If yes, please state the name of the insurance company and the reason(s) for refusal.

No
 Yes _____

7. Have you ever been previously insured with another Insurer? If yes, please list.

No
 Yes _____

Optional

The following covers are optional, additional premium will be calculated on the sum insured requested by YOU.

Incremental Sum Insured / Limits

Coverage	Interest Insured / Sum Insured	Additional Rate / Premium
Section 1 - Fire & Extraneous Perils	Max S\$1,000,000	0.20% (Class I) 0.30% (Class II)
Section 3 - Burglary	Max S\$200,000	0.30% (Class I) 0.40% (Class II)
Remarks - If above Sum Insured includes Stock in Trade of Vehicles, maximum sum insured per vehicle shall not exceed S\$100,000 (excluding COE)		
Section 4 - Workmen's Compensation	Admin / Clerical Staff Mechanic / General Worker Sales Personnel Despatch / Driver	S\$35 per employee S\$150 per employee S\$50 per employee S\$75 per employee
Section 5 - Public Liability	Any One Accident -S\$500,000 or Any One Accident-S\$1,000,000	S\$250.00 S\$350.00

Please state the Incremental Sum Insured / Limits (if required)

	Sum Insured / Interest (S\$)
Section 1: Fire & Extraneous Perils	_____
Section 3: Burglary	_____
Section 4: Workmen's Compensation (Additional no. of employees / Occupation)	_____
Section 5: Public Liability	_____

Notes

1. Kindly note that your Policy is subject to a Premium Warranty clause which requires the Premium to be paid in full within 60 days from the effective date of cover failing which there would be no liability under this Policy.
2. This insurance will not be in force until the Proposal has been accepted by the Company.
3. Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover that you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to tell us or your broker/agent. We recommend you to keep a record (including copies of letters) or any additional information given for your reference. Making sure that we are informed is for your own protection, as failure to disclose may mean that your Policy will not provide you with the cover you require, or perhaps may invalidate the Policy altogether.
4. A specimen copy of the Policy is available on request.

Declaration

I / We declare the above statements and particulars given to be true and correct. I / We agree that if the above particulars are completed by any other person, he does so as my / our agent and not as agent of the Company.
I / We agree this declaration shall be the basis of the contract between the Company and myself / ourselves.

Signature / Company Stamp

Date