

# Allianz BusinessSafe Premium Plan

## Classifications Description

<b>Office:</b>	Premises occupied solely for office use e.g. Law firms, IT firms, Finance companies, Bank offices, Representative offices, Trading offices, etc.
<b>Retail:</b>	Premises occupied for retail purpose e.g. Electrical appliances, computer and peripherals, household goods, mini-marts, clock shops, hardware, shoes, leather & fashion accessories, gifts shops, florists, apparel, sports, music/video stores, bookshops, stationery, spectacles, optical products, tailors, health supplements, bridal shops, toys and games, and including food & beverage retail outlets without dining facilities.
<b>Services:</b>	Premises occupied by service industry e.g. Medical clinics, dental clinics, travel agencies, hairdressers, photo processing centres, customer service centres, cobbler/locksmiths, laundrettes, etc.

## Excluded Trades, Premises or Business Activities

- Premises not of class 1 construction
- Property kept in the open/public area
- Pre-war premises
- Premises shared with other business or subletting to other occupants
- Premises occupied for engineering, maintenance, manufacturing or assembly work
- Risks not situated in Singapore
- Site offices for construction/ contractors
- Premises occupied by business activities including
  - money changers, money lenders, betting outlets
  - chinese medical halls, market and/or hawker stalls/open kiosks
  - massage parlours, spas, health clubs, fitness centres &
  - gymnasiums, pubs, lounges or nightclubs
- Premises occupied for retail of telecommunication equipment, specialty camera, tobacco/wine or spirits, industrial battery, tyre, watches (other than dress watches below S\$300.00 per piece) glassware, chinaware, crystal, porcelain, curios, antiques or works of art, stamps and coins, joss sticks or joss paper, candles, charcoal, kerosene or any flammable products

	Office	Retail	Service
Basic Premium	\$250	\$300	\$300
Section 1 All Risks	\$50,000	\$50,000	\$50,000
Section 2 Business Interruption	\$50,000	\$200 per day Max 100 days	\$200 per day Max 100 days
Section 3 Money	\$10,000	\$10,000	\$10,000
Section 4 Workmen Compensation	5 Indoor Employees	5 Indoor Employees	5 Indoor Employees
Section 5 Public Liability (Premise only)	\$1,000,000	\$1,000,000	\$1,000,000
Section 6 Personal Accident	\$30,000	\$30,000	\$30,000

This insurance can also provide the Insured with higher limits of protection as detailed below with additional premium. This is not a contract of insurance. The precise terms and conditions of this insurance plan are as specified in our policy.

## Optional Cover/Additional Premium

OFFICE	Max. Sum Insured/Limits	Rate/Premium
Section 1 All Risks	\$500,000 (Contents) \$25,000 (Movable Equipment)	0.20% 2.00%
Section 2 Business Interruption	\$500,000	0.20%
Section 3 Money	\$40,000	0.50%
Section 4 Workmen Compensation	Up to 10 additional employees	\$30 each
Section 5 Public Liability	Landlord as additional insured	\$50

RETAIL/SERVICE	Max. Sum Insured/Limits	Rate/Premium
Section 1 All Risks	\$500,000 (Contents) \$25,000 (Movable Equipment)	0.25% 2.00%
Section 3 Money	\$40,000	0.50%
Section 4 Workmen Compensation Extension	Up to 10 additional employees Outdoor employees	\$35 each \$100
Section 5 Public Liability Extension	\$25,000 (Hair Treatment Risk) Landlord as additional insured Geographical limits anywhere in Singapore	\$50 \$50 \$100

- NB: I) All amounts quoted are in Singapore dollars; premiums quoted exclude 4% GST  
 II) Deductibles: Section 1 – \$100 each & every loss for contents  
 – \$500 each & every loss for laptops and all movable equipment