

GarageSafe

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