



**中国太平**  
CHINA TAIPING



**BIZTrenz**  
**RETAIL Package**

**中国太平保险(新加坡)有限公司**  
CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

## INTRODUCTION

**BIZTrenZ RETAIL** is designed for retail businesses dealing / engaging in sale of consumer products and general merchandise.

### Policy Highlights

- Option of Fire & Extraneous Perils Cover (Standard Plan) or All Risks Cover (Enhanced Plan)
- Competitive & Affordable Premium
- Comprehensive Coverage
- Ease of Application

### Sections Highlights

#### Fire & Extraneous Perils

- First Loss Sum Insured of up to \$125,000
- Optional Coverage for Building Structure at additional premium
- Automatic increase of Sum Insured for your stock in trade by 20%, up to an additional limit of \$125,000 for 7 days preceding and 7 days immediately after the first day of Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day

#### All Risks

- Plate Glass Coverage up to 5% of Sum Insured or \$50,000, whichever is lower
- Inclusion of FULL THEFT Cover up to \$50,000
- Automatic increase of Sum Insured for your stock in trade by 20%, up to an additional limit of \$125,000 for 7 days preceding and 7 days immediately after the first day of Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day

#### Business Interruption

- Choice plan comes with a standard \$200 daily benefit up to a maximum period of 100 days in the event of any interruption or interference as a result of closure of the whole premises resulting from loss of or damage by a loss covered in either Section 1(A) or 1(B)
- Infectious or Contagious Disease Extension
- Failure of Electricity Supply Extension

#### Burglary

- Inclusion of FULL THEFT Cover up to \$50,000 or the Sum Insured, whichever is lower
- Snatch Theft Extension

#### Money

- Loss or damage to Safe, Drawers, Cabinets and Cash Registers up to a limit of \$500
- Inclusion of Personal Accident Benefit Cover for 2 Authorised Employees at \$10,000 each
- Maximum limit any one loss is automatically increased by 50% up to \$5,000 for 7 days preceding and 7 days immediately after the first day of Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day

#### Work Injury Compensation

- Personal injury sustained by your employees during meal breaks within the Republic of Singapore

#### Public Liability

- Advertising & Neon Signs Extension
- Guests Effects Coverage
- Tenant's Liability Extension

#### Personal Accident

- Funeral Expenses up to \$1,000
- Hospital Bonus of \$200
- Medical Reimbursement for Chinese Physicians / Acupuncturists / Bonesetters Consultation up to \$200

#### Plate Glass

- All Risks Cover for Accidental Breakage
- Plate Glass includes fixed glass in Windows, Doors, Partitions, Shopfronts and Showcases

#### Fidelity Guarantee

- Covers up to 2 Named Employees in the Proposal Form
- Automatic Reinstatement of Limit of Guarantee

#### Excluded Trades / Businesses / Activities / Premises

- Antiques, works of art, sculptures and curios
- Coins and currency notes, stamps
- Precious stones
- Jewellery, semi-precious stones, precious metals, time pieces & watches exceeding \$500 per article
- Building and construction materials of hazardous / flammable nature
- Mobile phones, PDA & accessories
- Livestocks
- Joss sticks and joss papers
- Paints and varnishes
- Flammable and hazardous products
- Alcohol & tobacco (if value exceeds 50% of total stock in trade)
- Car dealer / motor repair workshop
- Petrol station / kiosk
- Pawn shops / Money changers
- Computer peripherals and components including integrated circuit chips
- Nurseries and landscaping
- Container offices
- Premises used primarily for storage and/or manufacturing
- Premises not of brick/concrete construction or premises in open or without perimeter, fence or security

## ABOUT US

China Taiping Insurance (Singapore) Pte. Ltd. has been operating in Singapore since 1938. We are a member of China Taiping Insurance Group Co., a state-owned financial and insurance group of The People's Republic of China with diversified businesses in more than 20 subsidiaries worldwide.

With more than 70 years of establishment, we have grown to become one of the leading general insurers in Singapore. We offer a wide range of insurance products including motor, home, travel, personal accident, fire, public liability, marine, work injury compensation, contractor's all risks, performance bond, foreign worker bond, foreign workers' medical insurance etc.

We provide quality insurance service to our clients through a high standard of professionalism and we aim to build a distinctive "China Taiping" brand in the world of financial field.

# BIZTrenZ

For any enquiries, please contact us at 6389 6111.

We are open from Mondays to Fridays - 8:45am to 5:30pm.

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**BIZTrenZ RETAIL**

Designed for retail businesses dealing / engaging in sale of consumer products and general merchandise.

SECT	COVERAGE	STANDARD (FIRE & EP)	ENHANCED (ALL RISKS)	ADDITIONAL COVERAGE	PREMIUM RATE	ADDITIONAL PREMIUM (C <sub>1</sub> )
		BASIC SUM INSURED/LIMIT	BASIC SUM INSURED/LIMIT			
1 (A)	<b>Fire &amp; Extraneous Perils</b>	S\$125,000	COVERED	S\$ _____ (Up to S\$1,000,000)	0.065%	S\$ _____
1 (B)	<b>All Risks</b> (excess S\$200 each & every loss except fire, lightning & explosion) - Plate Glass up to 5% of Sum Insured or S\$50,000, whichever is lower - Full Theft Cover up to S\$50,000	NOT APPLICABLE	S\$125,000	S\$ _____ (Up to S\$1,000,000)	0.25%	S\$ _____
2	<b>Business Interruption</b> (Up to 100 days) - Loss of Income / Increase Cost of Working	S\$200 per day	S\$200 per day	S\$ _____ per day (Up to S\$300 per day)	S\$15 per \$100	S\$ _____
3	<b>Burglary</b> - Inclusion of Full Theft Cover up to S\$50,000 or the Sum Insured, whichever is lower	S\$25,000	COVERED	S\$ _____ (Up to S\$500,000)	0.175%	S\$ _____
4	<b>Money</b> a) Money in Transit – Anywhere In Singapore b) Money in Premises - Subject to a sub-limit of S\$3,000 in locked drawers / cabinets / cash registers after business hours	S\$3,000	S\$3,000	S\$ _____ (Up to S\$7,000)	1%	S\$ _____
		S\$3,000	S\$3,000	S\$ _____ (Up to S\$7,000)	0.50%	
5	<b>Work Injury Compensation</b>	Up to 4 Employees (Both indoor and outdoor)	Up to 4 Employees (Both indoor and outdoor)	Add'l _____ employee(s) Add'l _____ employee(s) Up to 6 employee(s)	\$30 per employee (Indoor) \$100 per employee (Outdoor)	S\$ _____
6	<b>Public Liability</b>	S\$500,000 AOA/AOP UNLIMITED	S\$500,000 AOA/AOP UNLIMITED	S\$ _____ (Up to S\$1,500,000)	S\$10 per \$100,000	S\$ _____
7	<b>Personal Accident – Anywhere in Singapore</b> On the life of named proprietor / partner(s) / director(s) a) Death / Permanent Disablement b) Medical Expenses	Up to 2 Persons S\$50,000 each S\$500 each	Up to 2 Persons S\$50,000 each S\$500 each	Add'l _____ Person(s)	S\$30 per person	S\$ _____
8	<b>Plate Glass</b>	S\$2,500	COVERED	S\$ _____ (Up to S\$7,500)	0.75%	S\$ _____
9	<b>Fidelity Guarantee</b> (Limit S\$2,000 any one occurrence and in the aggregate)	No: _____ Employee(s) Up to 2 Named Employee(s)	No: _____ Employee(s) Up to 2 Named Employee(s)	No: _____ Employee(s) Up to 6 Named Employee(s)	S\$15 per employee	S\$ _____
		<input type="checkbox"/> (A) STANDARD S\$294	<input type="checkbox"/> (B) ENHANCED S\$334	<b>TOTAL ADD'L PREMIUM (C<sub>1</sub>)</b>		S\$ _____
SECT	OPTIONAL COVERAGE	SUM INSURED	RATE	ADDITIONAL PREMIUM (C <sub>2</sub> )		S\$ _____
1 (A)	Fire & EP on building (excluding foundation)	S\$ _____ (Up to S\$2,000,000)	0.065%	S\$ _____	PREMIUM PAYABLE (A) or (B) + (C) + 7% GST	S\$ _____ INCL OF GST

# PROPOSAL FORM BIZTRENZ RETAIL

## IMPORTANT NOTICE

- Statement Pursuant to Section 25(5) Cap 142 of the Insurance Act, you are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company within the period specified in the Premium Payment Warranty applied to the Policy, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this application is accepted.

## THE PROPOSER

Name

ROC No.

Address

Tel No.

Fax No.

Email

Business Trade

Period of Insurance From

To

Location of Risk

## INFORMATION ON PREMISES (If the answer is 'No' to any of the following, please refer to the Company)

Is the Insured premises constructed of brick, tile, concrete or other incombustible material?  Yes  No

Is the Insured's premises solely occupied by you?  Yes  No

If shared with others, please state their business: \_\_\_\_\_

## FIRE PROTECTION SYSTEMS (If you do not have any of the following, please refer to the Company)

Fire Alarm  Fire Extinguisher  Fire Hose Reel  Smoke Detector  Sprinkler

Others (Please give details) \_\_\_\_\_

## SECURITY SYSTEMS (If you do not have any of the following, please refer to the Company)

Burglary Alarm  CCTV  Grilled Windows/Doors  24-hr Security Guard

Others (Please give details) \_\_\_\_\_

## OTHER INFORMATION (Please give details in the space provided if the answer is 'Yes')

a. Is there any financial institution having any interest in the property insured?  
 Yes  No \_\_\_\_\_

b. Are there any hazardous goods stored in the premises?  
 Yes  No \_\_\_\_\_

c. Does any proprietor/employee to be insured against Personal Accident suffer from any physical defect or infirmity?  
 Yes  No \_\_\_\_\_

d. Are your employees involved in work of hazardous nature or usage of hazardous machinery?  
 Yes  No \_\_\_\_\_

e. Have you ever suffer loss or damage relating to the risk during the past 3 years you now wish to insure against?  
 Yes  No \_\_\_\_\_

f. In respect of risk to be insured, has any previous insurer refused to give cover, renew or imposed any special terms?  
 Yes  No \_\_\_\_\_

## PERSONAL ACCIDENT Age Limit: 18-65 years old (as at commencement of date of policy)

Please provide details of the proprietor / partner(s) / director(s) insured under Personal Accident

No. of Person(s):  1  2

1. Name (Mr/Mrs/Ms/Mdm)

DOB

NRIC/Passport

2. Name (Mr/Mrs/Ms/Mdm)

DOB

NRIC/Passport

Please attach a list if space is insufficient

## FIDELITY GUARANTEE (To complete, otherwise no coverage under this section)

Please provide details of the employee(s) insured under Fidelity Guarantee section

No. of Employee(s):  1  2

1. Name

Designation

NRIC/Passport

2. Name

Designation

NRIC/Passport

Please attach a list if space is insufficient

Total Premium Payable (inclusive of GST) S\$

## MODE OF PAYMENT

Credit Card   Debit Card

Card Expiry Date: \_\_\_\_\_

Card Account No.

NB: Policy will be issued upon receipt of approval from the respective credit card company

Cheque Payment (made payable to China Taiping Insurance (Singapore) Pte. Ltd.)

Bank: \_\_\_\_\_ Cheque No.: \_\_\_\_\_

## DECLARATION

We/ I hereby declare that the particulars and answers given above are true and correct to the best of our/ my knowledge.

We/ I have not withheld any information likely to affect acceptance of this proposal, and

We/ I agree that this proposal shall be the basis of the contract between China Taiping Insurance (Singapore) Pte. Ltd. and ourselves/ myself and

We/ I further agree to accept the Company's Policy subject to the terms/clauses and conditions prescribed by the Company therein.

We/ I undertake to advise the Company of any alteration to the risks proposed and to exercise all ordinary and reasonable precautions for the safety of the property insured.

If this Proposal has not been completed by me/us personally, We/ I declare that We/ I have read the completed form and accept full responsibility for the answers.

Signature/Company Stamp

Date

Agent/Broker's Name

Agent/Broker's Code

This is not an insurance policy. However your declarations or disclosures shall form the basis of the contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the policy, a copy of which is available upon request.

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