

benefits that fit your trade



Benefits extension would be applicable only if selected as the main cover in SmartPlan.

■ Loss of client's personal effect NEW

We pay for loss or damage to your client's personal belongings while at your service outlet if you are legally liable.

Outbreak of contagious diseases

We pay for loss or damage resulting from the closure of your premise advised by public authority during the outbreak of infectious or contagious disease.

Breakage of fixed plate glass

We pay for breakage of fixed glass, all internal and external plate glass within your premises.

 Increase in money cover during festive seasons

We provide an automatic increase in money cover 2 weeks preceding Chinese New Year, Hari Raya Puasa, Deepavali, and Christmas Day.

 Cash relief during hospitalization
We pay a daily in hospital cash benefit up to 14 days if you/ your staff is hospitalized.

Personal Services Business Category	Learning Centre	
Trade Specific Cover	Standard	Upgrade
Loss of client's personal effect NEW	\$250	\$500
Outbreak of contagious diseases Payable up to 30 days	\$100 per day	\$150 per day
Breakage of fixed plate glass	\$5,000	\$10,000
Increase in money cover during festive seasons or 50% of sum insured whichever is lessers	\$5,000	\$10,000
Cash relief during hospitalization Payable up to 14 days	\$100 per day	\$150 per day
	Complimentary	\$58.85



What Matters?

covers all your unique trade concerns, with every SmartPlan enrollment.

Why Upgrade?

For \$0.16 per day, you get to enjoy a "What Matters" trade specific upgrade. Simply submit the application form and tick the "Upgrade" box to enjoy up to twice the coverage!