

business packages

because we understand
your trade /
that's the extension
we offer

Retail
Apparel & Gadgets



Retail
Apparel & Gadgets

SmartPlan

redefining / insurance



benefits that fit your trade

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

- **Goods while in transit**

We pay you for the loss or damage to your goods whilst in transit within Singapore.
- **Breakage of Fixed Plate Glass**

We pay for breakage of fixed glass, all internal and external plate glass within your store.
- **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.
- **Increase in stock cover during festive seasons**

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

Retail Business Category	Apparel & Gadgets	
	Standard	Upgrade
Goods while in transit	\$5,000	\$10,000
Increase in money cover during festive seasons or 50% of sum insured whichever is lessers	\$5,000	\$10,000
Increase in stock cover during festive seasons or 20% of sum insured whichever is lesser	\$100,000	\$150,000
Breakage of Fixed Plate Glass	\$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!