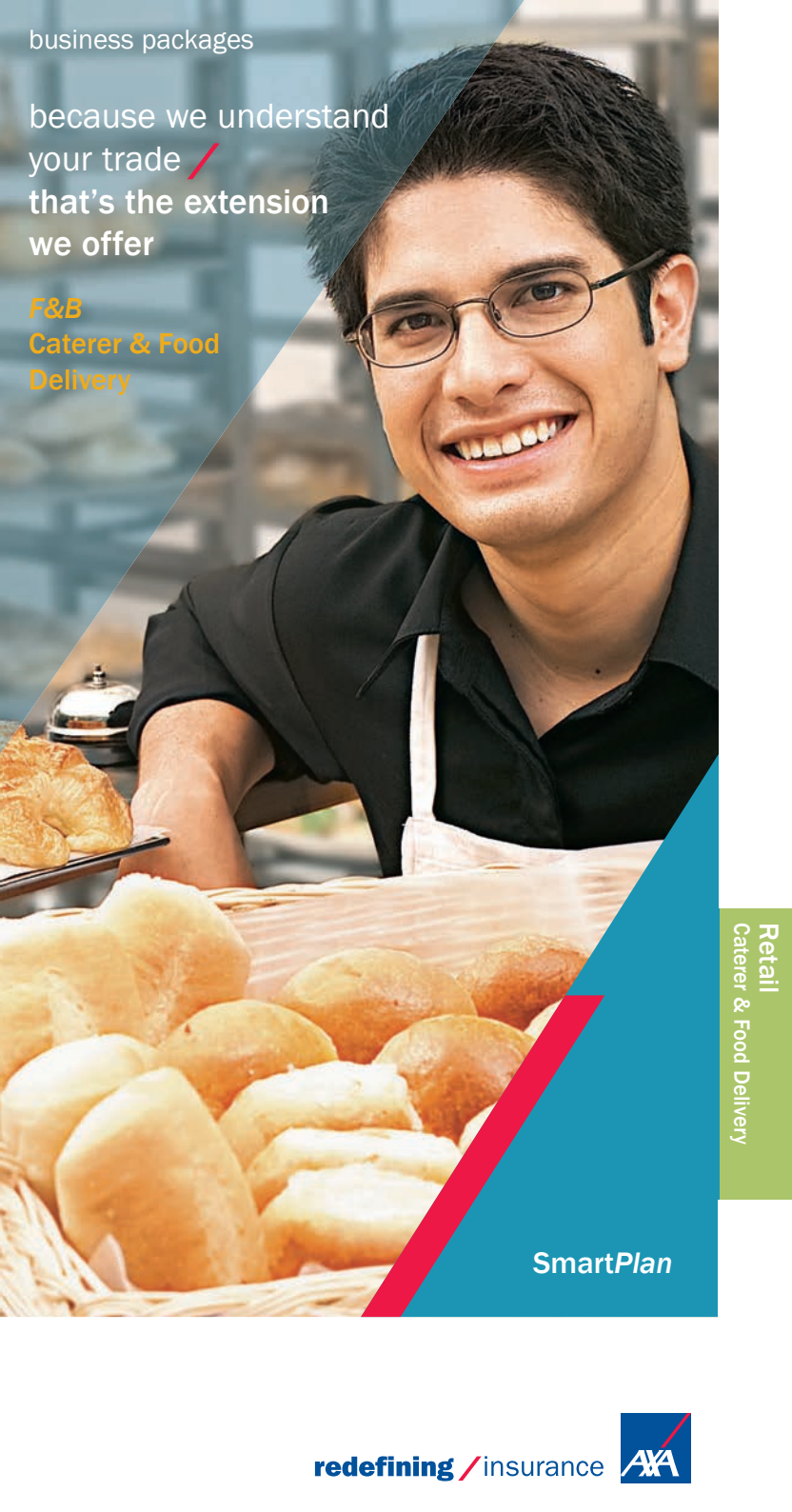


business packages

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

F&B  
Caterer & Food  
Delivery



Retail  
Caterer & Food Delivery

SmartPlan

redefining / insurance



## benefits that fit your trade



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

- **Food spoilage due to breakdown of refrigeration machinery**

We pay the cost of deteriorated stock kept in your refrigeration machinery due to unforeseen and sudden breakdown of the refrigeration machinery.
- **Goods while in transit**

We pay you for the loss or damage to your goods whilst in transit within Singapore.
- **Cash relief during hospitalization**

We pay a daily lump-sum for your business to hire temporary manpower when your main chef/cook, barista, or bartender is injured and hospitalized due to an accident in the kitchen.
- **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.
- **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.

F&B Business Category	Café & Restaurant	
Trade Specific Cover	Standard	Upgrade
<b>Food Spoilage due to breakdown of refrigeration machinery</b>	\$2,000	\$4,000
<b>Goods while in transit</b>	\$5,000	\$10,000
<b>Cash relief during hospitalization</b> Payable up to 14 days	\$100 per day	\$150 per day
<b>Increase in money cover during festive seasons</b> or 50% of sum insured whichever is lessers	\$5,000	\$10,000
<b>Increase in stock cover during festive seasons</b> or 20% of sum insured whichever is lesser	\$100,000	\$150,000
	<b>Complimentary</b>	<b>\$58.85</b>



### 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!