

business packages

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

*Retail*  
Personal Care &  
Daily Needs

Retail  
Personal Care & Daily Needs

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.
- **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.
- **Breakage of Fixed Plate Glass**  
We pay for breakage of fixed glass, all internal and external plate glass within your store.
- **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.
- **Cash relief during hospitalization**  
We pay a daily In-hospital cash benefit up to 14 days if you/ your staff is hospitalized.

Retail Business Category	Personal Care & Daily Needs	
Trade Specific Cover	Standard	Upgrade
<b>Goods while in transit</b>	\$5,000	\$10,000
<b>Increase in money cover during festive seasons</b> or 50% of sum insured whichever is lesser	\$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>Breakage of Fixed Plate Glass</b>	\$5,000	\$10,000
<b>Food spoilage due to breakdown of refrigeration machinery</b>	\$2,000	\$4,000
<b>Cash relief during hospitalization</b> Payable up to 14 days	\$100 per day	\$150 per day
	<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!