

### BizProtect Plus Retail

SECTION A – COVERAGE	Standard Plan Sum Insured/Limit	Deluxe Plan Sum Insured/Limit
1. Fire and Extraneous Perils on Contents and Stock-in-Trade	S\$50,000	-
2. Theft and Hold up (1st Loss Basis by forcible/violent entry)	S\$20,000	-
3. All Risks on Contents and Stock-in-Trade (Excess \$200 for each and every loss)	-	S\$50,000
4. Business Interruption/Additional costs of Working	S\$200 per day up to 100 days	S\$300 per day up to 100 days
5. Public Liability at Insured's premises (including Food and Drinks Poisoning \$50,000)	S\$1,000,000	S\$1,000,000
6. (a) Money In Premises (b) Money in Transit	S\$3,000 S\$3,000	S\$5,000 S\$5,000
7. Personal Accident <sup>1</sup> (Class 1) On the life of 1 named Director/Partner/Proprietor/Employee for Death/Permanent Disability (Age not exceeding 70 years)	S\$10,000	S\$30,000
<b>Basic Premium (before GST):</b>	<b>S\$186</b>	<b>S\$246</b>

<b>[a] BASIC PREMIUM FOR SECTION A</b> (Please tick one)	<b>Standard Plan</b>	<b>Deluxe Plan</b>
	<input type="checkbox"/> S\$186	<input type="checkbox"/> S\$246

SECTION B – OPTIONAL COVERAGE	Max. Top-up Limit	Top-up Coverage	Top-up Premium
1. Fire and Extraneous Perils on Contents and Stock-in Trade	S\$1,000,000	S\$_____ x 0.07%	
2. Theft and Hold up (1st Loss Basis by forcible/violent entry)	S\$200,000	S\$_____ x 0.15%	
3. All Risks on Contents and Stock-in-Trade (Excess \$200 for each and every loss)	S\$500,000	S\$_____ x 0.20%	
4. Business Interruption/Additional costs of working	\$100 per day up to 100 days	S\$15.00	
5. Public Liability at Insured's premises	S\$2,000,000	_____ unit x S\$20 (1unit = S\$250,000)	
6. (a) Money In Premises (b) Money In Transit	S\$10,000 S\$10,000	S\$_____ x 0.75% S\$_____ x 0.75%	
7. Personal Accident <sup>1</sup> (Class 1) Personal Accident <sup>1</sup> (Class 2)  Death/Permanent Disability (Age not exceeding 70 years)	Max \$100,000 per life Sum insured per person:  _____ (max \$100,000 per life)	For Class 1: _____ x 0.05% For Class 2: _____ x 0.08%	
8. Plate Glass (Excess \$100 for each and every loss)	S\$10,000	S\$_____ x 0.80%	
9. Fire and Extraneous Perils on Building <sup>2</sup>	S\$2,000,000	S\$_____ x 0.05%	
10. Fidelity Guarantee (Excess \$250 for each and every loss)	S\$10,000 for any one employee and in aggregate (Max no. of employees: 10)	Number of employees: ____ x S\$30 per employee	
11. Deterioration of Stocks (Time Excess: 12 hours)	S\$5,000	S\$_____ x 0.20%	
<b>[b] TOTAL PREMIUM FOR SECTION B</b>			

## BizProtect Plus Retail

*[c] Declaration of Work Injury Compensation (WIC) (Separate WIC policy will be issued)				
Headcount	Occupation Category	Est. Annual Earnings**	Rate	WIC Premium
	Management / Admin / Accountant		0.10%	
	Outdoor Sales / Retail Staff		0.25%	
	Driver / Delivery		0.75%	
** Est. Annual Earnings must consist of the normal wages, food and housing allowances, overtime payments, bonuses and annual wages supplements but excluding travelling allowances and employers' CPF contributions			<b>[c] TOTAL PREMIUM</b>	S\$ _____ (Min Premium \$30)
*[c] Only applicable for Annual policy				

<sup>1</sup> Personal Accident: Class 1: Office Workers  
Class 2: Supervisor/Sales/ Non-Manual Workers

<sup>2</sup> Building must be of brick/tiles/concrete construction

Premiums calculated are based on per location basis unless units are adjoining

**Business/Risks covered**  
Business occupied as Shop in the sale of consumer products, e.g. Florist, Provision Shop and Retail Shops selling food & drinks (no cooking allowed in premises)

**Excluded Business/Risks**

- Business occupied as Office cum Store (other than samples)
- Business occupied as Office cum Factory
- Food & Beverage eating outlets where cooking is carried out in premises
- Premises not of brick/tile/concrete construction (E.g. pushcarts)
- Nightclub, Discotheque, Bar, Pub
- Sales of valuable or flammable items such as: i) Abalone, bird nests and sharks fin. ii) Alcohol & Tobacco. iii) Antiques & Works of Art. iv) Coins/ Currency Notes/Stamps. v) Handphones, Notebooks & Laptops. vi) Jewellery/Gems/Precious Stones/Precious metals. vii) Junk/Second Hand Goods. viii) Joss Sticks/Joss Paper. ix) Money changers/lenders & remittance outlets. x) Paints & Varnishes. xi) Time Pieces.

<b>PREMIUM [a] + [b]</b>	
<b>DISCOUNT, WHERE APPLICABLE</b>	
<b>TOTAL PREMIUM (Less Discount + [c])</b>	
<b>PREVAILING GST</b>	
<b>TOTAL PREMIUM PAYABLE (Inclusive of GST)</b>	

### Discount Table (Where applicable)

POLICY	WMNENT	OTHER / BAISC
1-Year Policy	10% WMN10A <input type="checkbox"/>	0% <input type="checkbox"/>
2-Year Policy	15% WMN15M <input type="checkbox"/>	5% <input type="checkbox"/>
3-Year Policy or ≥ 2 polices purchased	15% WMN15P <input type="checkbox"/>	10% <input type="checkbox"/>

**Note:** Multi-year and/or Multi-policy discount is applicable for **SECTION A** and **SECTION B** only.





## Interbank GIRO Application Form

### Part 1 - For Applicant's Completion

<b>Date</b>		(dd/mm/yy)	<b>Name of billing organisation</b>
<b>Name of bank</b>			Great Eastern General Insurance Limited
<b>Bank account holder's name</b>			<b>Policyholder's name</b>
<b>Bank account number</b>			<b>Policy number</b>
<b>'NRIC/FIN No.</b>			
<b>Contact No.</b>			
<b>Company stamp/Signature(s)/<sup>2</sup>Thumbprint(s)</b>			
As in bank's records			

<sup>1</sup> Required if account holder is not the policyholder.  
<sup>2</sup> For thumbprints, please go to any branch of your bank with identification document for verification.

- a. I/We instruct you to process the above Insurance Company's instructions to debit my/our account.
- b. You are entitled to reject the Insurance Company's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- c. This authorisation will remain in force until terminated by your written notice sent to my/our last address known to you or upon receipt of my/our written revocation through the insurance Company.

### Part 2 - For Great Eastern General Insurance Limited's Completion

<b>SWIFT BIC</b>	Great Eastern General Insurance Limited Bank Account No.
OCBCSGSGXXX	529025447002
<b>Debiting SWIFT BIC</b>	<b>Debiting Account Number</b>

#### Important Notes

##### GIRO Application

The processing of the application may take between 3 to 5 weeks. Outstanding premium payments are to be paid by cash, cheque or credit card. You will be notified in writing upon the approval of your application.

##### Receipts

Receipts will not be issued for payments made via GIRO. Please check Your passbook/statement for confirmation of payment.

##### Cancellation

To discontinue the GIRO service, please inform Great Eastern General Insurance Limited on the termination in writing.

### Part 3 - For Bank's Completion

To: Great Eastern General Insurance Limited

This application is hereby rejected (please tick) for the following reason(s):

- Signature/thumbprint# differs from Financial Institution's records.
- Signature/thumbprint# incomplete/unclear#
- Account operated by Signature/thumbprint#
- Wrong account number
- Amendments not countersigned by customer
- Others:

# Please delete where inapplicable

\_\_\_\_\_  
Name of approving officer

\_\_\_\_\_  
Authorised signature

\_\_\_\_\_  
Date



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