

### BizProtect Plus Service

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\$10,000	-
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\$100 per day up to 100 days	S\$250 per day up to 100 days
5. Public Liability at Insured's premises (including Food and Drinks Poisoning \$50,000)	S\$500,000	S\$500,000
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\$156</b>	<b>S\$216</b>

<b>[a] BASIC PREMIUM FOR SECTION A</b> (Please tick one)	<b>Standard Plan</b>	<b>Deluxe Plan</b>
	<input type="checkbox"/> S\$156	<input type="checkbox"/> S\$216

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 0.06%	
2. Theft and Hold up (1st Loss Basis by forcible/violent entry)	S\$200,000	S\$_____ x 0.13%	
3. All Risks on Contents and Stock-in-Trade (Excess \$200 for each and every loss)	S\$500,000	S\$_____ x 0.18%	
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 Service

*[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 / Supervisor		0.25%	
	Service Staff		0.50%	
	Driver / Delivery		0.75%	
			[c] TOTAL PREMIUM	S\$ _____ (Min Premium \$30)
** 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				
*[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  <b>Business/Risks covered</b> Business which provides personal care & grooming and other services, e.g. Clinic, Hair and Beauty salon, Kindergarten, Spa  <b>Excluded Business/Risks</b> <ul style="list-style-type: none"> <li>• Business occupied as Office cum Store (other than samples)</li> <li>• Business occupied as Office cum Factory</li> <li>• Premises not of brick/tile/concrete construction</li> </ul>
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PREMIUM [a] + [b]	
DISCOUNT, WHERE APPLICABLE	
TOTAL PREMIUM (Less Discount + [c])	
PREVAILING GST	
TOTAL PREMIUM PAYABLE (Inclusive of GST)	

### 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 policies 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.









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