

BizProtect Plus Trading/Wholesale

| 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 ¹ (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 |
| Basic Premium (before GST): | S\$323 | S\$423 |

| | | |
|---|---------------------------------|---------------------------------|
| [a] BASIC PREMIUM FOR SECTION A (Please tick one) | Standard Plan | Deluxe Plan |
| | <input type="checkbox"/> S\$323 | <input type="checkbox"/> S\$423 |

| 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 0.10% | |
| 2. Theft and Hold up (1st Loss Basis by forcible/violent entry) | S\$200,000 | S\$_____ x 0.25% | |
| 3. All Risks on Contents and Stock-in-Trade (Excess \$200 for each and every loss) | S\$500,000 | S\$_____ x 0.30% | |
| 4. Business Interruption/Additional costs of working | \$100 per day up to 100 days | S\$20.00 | |
| 5. Public Liability at Insured's premises | S\$2,000,000 | _____ unit x S\$50 (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 ¹ (Class 1) Personal Accident ¹ (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 ² | S\$2,000,000 | S\$_____ x 0.08% | |
| 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] TOTAL PREMIUM FOR SECTION B | | | |

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| *[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 | | 0.35% | |
| | Storeman | | 0.50% | |
| | Driver / Delivery | | 0.90% | |
| | General Workers | | 0.90% | |
| ** 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] TOTAL PREMIUM | S\$ _____ (Min Premium \$30) |
| *[c] Only applicable for Annual policy | | | | |

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

² Building must be of brick/tiles/concrete construction

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

Business/Risks covered
Companies that import or export goods
Premises used for storage

Excluded Business/Risks

- Engineering, service or manufacturing companies
- Storage of Combustible Goods, e.g. Furniture, Plastics, etc
- Storage of Valuable items, e.g. Handphones, Jewellery, Watches, etc
- Premises not of brick/tile/concrete construction

| | |
|---|--|
| 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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