

Are you overwhelmed by the different business insurance policies in the market? With BizShield, you only need to look at ONE Policy to get your bottom line well-protected.

### Benefits at a Glance

- Comprehensive yet flexible insurance plan with affordable premiums to meet your business needs
- Option to select up to 11 insurance covers in ONE policy
- Automatic increase of 20% on sum insured for stocks during two weeks prior to Chinese New Year, Hari Raya Puasa, Deepavali and Christmas without additional premium

### Attractive Savings

- Business owners who insure more than 5 offices / shops / factories with MSIG Insurance will enjoy an additional 10% discount on the premium
- No-Claim Discount of 10% applies on your renewal premiums in the second and subsequent years if you did not make any claim

### Easy to Enrol

Simply fill up and fax the Application Form to MSIG Insurance.

### Contact MSIG Insurance Today

MSIG Insurance provides professional advice on all personal and general insurance needs. Please contact MSIG Insurance for more details.

Telephone: 6827 7672 / 6827 7673  
(Mon – Fri, 8.45am to 5.30pm)

Fax: 6827 7805

### Who Can Enrol?

BizShield is an ideal plan for all small and medium-sized offices, retail stores, food & beverage outlets and light industry / factories, such as:

#### Shops / Retail outlets:

- Beauty and Hair Services
- Books / Stationeries
- Boutiques (Clothes, Shoes, Handbags, Bridal, Watches)
- Bicycles
- Clinics
- Cosmetics
- Communication Equipment and Computers
- Compact Discs / Cassettes, Laser Discs and Videos
- Dressmaking and Tailoring
- Gifts
- Hardware
- Luggage and Leather Goods

#### • Optical Services

- Photocopying Services / Photo Studios
- Provision Shops / Mini Marts

#### Food & Beverage outlets:

- Coffee Houses
- Cafes
- Restaurants

#### Light Industry / Factories:

- Food Distribution
- Garment Manufacturing / Distribution
- Precision Engineering
- Printing / Publishing
- Steel / Hardware Distribution

MSIG Insurance (Singapore) Pte. Ltd., a member of the Mitsui Sumitomo Insurance Group, is one of Singapore's leading general insurers with over 100 years of expertise and experience. The company is ISO 9001:2000 certified and with "A+/stable" financial rating by Standard & Poor's. Its holding company, Mitsui Sumitomo Insurance Co., Ltd., with worldwide net premiums exceeding US\$12.7 billion and total assets of more than US\$76.6 billion, as at 31 March 2007, is one of the most established insurance organisations in Japan. The Group operates globally in over 40 countries of which 16 are in Asia. It has strong financial ratings from Standard & Poor's ("AA/stable"), Moody's ("Aa3") and AM Best ("A+").

BizShield is underwritten by MSIG Insurance (Singapore) Pte. Ltd. and distributed by DBS Bank Ltd. This brochure is published for information only and is not a contract of insurance. The full details of the terms, conditions and exclusion of this insurance are provided in the BizShield Policy and will be sent to you upon acceptance of your application by the insurer.

**DBS. Living, Breathing Asia.**

Underwritten by:



Co. Reg. No.: 200412212G

DBS Bank Ltd Co. Reg. No.: 196800306E Mar 08

Secure total protection  
for your business

BizShield



Enjoy a

10%

No-Claim Discount  
upon renewal

# BizShield Application Form



**MSIG Insurance (Singapore) Pte. Ltd.**  
 Shenton Way #21-01 SGX Centre 2 Singapore 068807  
 Tel: (65) 6827 7888 Fax: (65) 6827 7805  
 www.msig.com.sg  
 Co. Reg. No. 200412212G

To activate coverage, fax the completed form to 6827 7805. For more information, please call 6827 7672 / 6827 7673.

The Insurance Act: On this Application Form, you are required to disclose fully and faithfully all the facts you know or ought to know in respect to the risk that is being proposed, otherwise, the Policy issued hereunder may be void.

## About Yourself – The Business Owner

Full Name \_\_\_\_\_

NRIC/Passport No. \_\_\_\_\_

Date of Birth \_\_\_\_\_

Mobile No. \_\_\_\_\_

## About Your Company

Name of Proposer Company \_\_\_\_\_

Company Address \_\_\_\_\_

Location of Business (if different from address given above) \_\_\_\_\_

Telephone No. \_\_\_\_\_

Fax No. \_\_\_\_\_

Type of Business \_\_\_\_\_

## Period of Insurance:

Commencing from \_\_\_\_\_

## DECLARATION

- All the persons proposed for Personal Accident cover are below 65 years old, in good health and have no physical infirmity whatsoever.
- No claim has been made by me/us during the last three years for loss or damage under any of the covers now proposed to be insured.
- I/We have not been refused insurance cover and/or had additional terms imposed by any insurance company in respect of the risks now being proposed.

I/We declare that the above statements and all other information given in this Application are true and complete to the best of my/our knowledge.

I/We agree that this Proposal and Declaration shall be the basis of the contract between me/us and MSIG Insurance.

I/We understand that this Application will be subject to approval and acceptance by MSIG Insurance (Singapore) Pte. Ltd. before cover can be granted.

Signature of authorised person  
(company's stamp to be affixed)

Date \_\_\_\_\_

STANDARD PLAN					
SECTION	COVER	SUM INSURED / LIMIT	TOP-UP SUM INSURED (OPTIONAL)	MAXIMUM SUM INSURED / LIMIT	TOP UP PREMIUM
1	All Risks (Excess: S\$150 each & every loss)				
	Furniture, Fittings, Fixtures and all other contents	S\$30,000.00		S\$1,000,000.00	
	Stock in trade	S\$20,000.00			
2	Business Interruption				
	Additional Increase Cost of Working (Up to 100 days)	S\$250 per day		S\$500 per day	
	Cost of Recompiling Records	S\$1,500.00		S\$1,500.00	
3	Money (In Transit & In Premises)	S\$5,000.00		S\$30,000.00	
4	Personal Accident	1 owner @ S\$50,000.00		S\$200,000.00	
5	Work Injury Compensation	5 Indoor / Admin Staff		20 Employees	
6	Public Liability	S\$1,000,000.00		S\$2,000,000.00	
7	Plate Glass	S\$2,500.00		S\$10,000.00	
OPTIONAL COVERS (PLEASE TICK)			SUM INSURED	MAXIMUM SUM INSURED / LIMIT	TOP UP PREMIUM
<input type="checkbox"/>	Fidelity Guarantee (S\$20,000 maximum any one claim and in the aggregate)			S\$20,000.00	
<input type="checkbox"/>	Deterioration of Stock (Time Excess: 7 Hours)			S\$10,000.00	
<input type="checkbox"/>	Goods-In-Transit (Excess: S\$200 each & every loss)			S\$2,000.00	
<input type="checkbox"/>	Fire & Extraneous Perils (Building)			S\$2,000,000.00	

## Standard Plan Annual Premium\* (Please tick one box)

- S\$265.00 Office/Service  
 S\$313.00 Retail  
 S\$377.00 F&B  
 S\$541.00 Light Industry

Plus Top Up Premium\*: S\$ \_\_\_\_\_

Total Annual Premium\*: S\$ \_\_\_\_\_

\* Inclusive of 7% GST

## Premium Payment Details

- We enclose cheque of S\$ \_\_\_\_\_ as payment for the annual premium.  
 Please charge S\$ \_\_\_\_\_ as payment for the annual premium to my VISA/MasterCard credit card.

Credit Card No.: \_\_\_\_\_

Expiry date: \_\_\_\_\_

Credit card issuing bank: \_\_\_\_\_

## Important Notes

- The Policy is for business situated in building constructed of brick, stone or concrete with hard roof or earth floor.
- Premiums are on a per location basis unless units are adjoining.
- Sum insured is to be rounded up to the nearest thousand.
- The annual premium shown applies to the Standard Plan only. If you wish to increase the sum insured for any of the Sections or require optional covers, please indicate the additional amount required and we will provide you with a quotation.
- This insurance will not be in force until the proposal has been accepted by MSIG Insurance (Singapore) Pte. Ltd. and full premium paid.