

BizShield

Are you overwhelmed by the different business insurance policies in the market? With MSIG 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 premium 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

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

Easy to Enrol

Simply fill up and mail or fax the Application Form to MSIG Insurance today!

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

MSIG Insurance (Singapore) Pte. Ltd., is one of the leading general insurers with expertise and experience of over 100 years. It is ISO 9001:2000 certified, an affirmation of its commitment to providing quality products and services for businesses and individuals. It is a member of the Mitsui Sumitomo Insurance Group with market capitalisation of US\$20.7 billion, worldwide net premiums exceeding US\$12 billion and more than US\$80 billion in assets (as at 31 Mar 2006). The Group operates in 39 countries and regions worldwide of which 16 are in the Asia Pacific.

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.

Underwritten by



Co. Reg. No. 200412212G

Distributed by



Co. Reg. No. 196800306E

Total Protection For Your Business

BizShield



Enjoy a

10%

No Claims Discount upon renewal

BizShield Application Form



MSIG Insurance (Singapore) Pte. Ltd.
 4 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

For more information about BizShield, please call 6827 7672 / 6827 7673 or fax the completed form to 6827 7805

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.

Name of Proposer Company _____

Name of Person in Charge / Director _____

NRIC/Passport No. _____ Date of Birth _____

Tel _____ Fax _____

Company Address _____

Location of Business (if different from address given above) _____

Type of Business _____

Period of Insurance: From _____ to _____

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.

PREMIUM PAYMENT

We enclose cash/a cheque of S\$ _____ as payment for the first premium payable.

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

NOTE:

This insurance will not be in force until the proposal has been accepted by MSIG Insurance (Singapore) Pte. Ltd. and full premium paid. Please send completed form to MSIG Insurance (Singapore) Pte. Ltd., 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807.

STANDARD PLAN					
SECTION	COVER	SUM INSURED / LIMIT	MAXIMUM SUM INSURED / LIMIT	ADDITIONAL SUM INSURED (OPTIONAL)	TOP UP PREMIUM
1	All Risks (Excess: S\$150 each & every loss)		S\$1,000,000.00		
	Furniture, Fittings, Fixtures and all other contents	S\$30,000.00			
	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	Workmen's 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		
SECTION	OPTIONAL COVERS		MAXIMUM SUM INSURED / LIMIT	SUM INSURED (OPTIONAL)	TOP UP PREMIUM
8	Fidelity Guarantee (S\$20,000 maximum any one claim and in the aggregate)		S\$20,000.00		
9	Deterioration of Stock (Time Excess: 7 Hours)		S\$10,000.00		
10	Goods-In-Transit (Excess: S\$200 each & every loss)		S\$2,000.00		
11	Fire & Extraneous Perils (Building)		S\$2,000,000.00		

Note:

- 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 require additional sum insured for any section, please indicate the additional amount required and we will provide you with a quotation.

Standard Plan Annual Premium*

(Please tick one box)

- S\$257.00 Office/Service
 S\$305.00 Retail
 S\$369.00 F&B
 S\$530.00 Light Industry

Plus Top Up Premium* S\$

Total Premium* S\$

* Premium Inclusive of 7% GST