

CAFECare – Proposal Form

Statement pursuant to Section 25(5) Cap 142 of the Insurance Act or any subsequent amendments thereof – You are to disclose in this proposal form fully and faithfully all facts which you know or ought to know, otherwise the Policy issued hereunder may be void.

Intermediary: _____

1. PROPOSER'S PARTICULARS

Company's Name: _____

Business Registration No.: _____

Mailing Address: _____

_____ Singapore _____

Telephone No.: _____ Fax No.: _____ Email Address: _____

Business/Trade: _____ No. of Employees: _____

Name of Director/Registered Proprietor to be insured for Personal Accident

Name	NRIC No.	Date of Birth (DD/MM/YEAR)
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_____	_____	_____
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_____	_____	_____
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_____	_____	_____
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2. THE RISK PREMISES

Address: _____

_____ Singapore _____

Ownership of Building: Purchased Rented

Occupancy: Is the premises shared with others? If **Yes**, please state the nature of their business Yes No

3. COVERS REQUIRED (please tick as required)

<input type="checkbox"/> Restaurant Plan (Annual Premium before GST: S\$400)	<input type="checkbox"/> Food Retail Plan (Annual Premium before GST: S\$350)	<input type="checkbox"/> Food Stall Plan (Annual Premium before GST: S\$250)
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Top up Sum Insured/Optional Covers also required (Additional Premium before GST as computed below)

Top Up Sum Insured (please tick as required)

Sections		Top Up Sum Insured	Additional Premium
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Contents (Fire & Extraneous Perils)	<input type="checkbox"/>	S\$ _____	S\$ _____
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Theft & Hold-up	<input type="checkbox"/>	S\$ _____	S\$ _____
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Money

(a) In Transit	<input type="checkbox"/>	S\$ _____	S\$ _____
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(b) During business hours	<input type="checkbox"/>	S\$ _____	S\$ _____
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PROPOSER'S INITIAL: _____



(c) After business hours, in:

- (i) locked safe S\$ _____ S\$ _____
- (ii) locked drawer/cash register S\$ _____ S\$ _____
- Work Injury Compensation Additional employees: _____ S\$ _____
- Public Liability S\$ _____ S\$ _____
- Plate Glass S\$ _____ S\$ _____

Fidelity Guarantee: Please declare the no. of employees to be covered below

Automatic Cover		Optional Cover at S\$10 per employee		
Occupation	No. of Employees	Occupation	No. of Employees	Additional Premium (\$\$)

Optional Covers (please tick as required)

Section		Sum Insured	Additional Premium
Deterioration of Stock	<input type="checkbox"/>	S\$ _____	S\$ _____
Building	<input type="checkbox"/>	S\$ _____	S\$ _____
TOTAL ANNUAL PREMIUM (before GST):			S\$ _____

4. OTHER INFORMATION

- (a) Have your premises ever suffered loss of damage by fire, burglary or theft? Yes No
- (b) Have you suffered any losses or had any claims made against you, whether insured or otherwise, under any of the covers provided under this Policy? Yes No
- (c) Do any of the persons to be insured under Section 5 suffer from any physical defect or infirmity? Yes No
- (d) Has any insurance (for the risk proposed) been cancelled due solely or in part to a breach of premium payment warranty in the last 12 months? Yes No

If any answer to the above is **Yes**, please provide details below:

5. PERIOD OF INSURANCE

From: _____ to _____

PROPOSER'S INITIAL: _____



6. MODE OF PAYMENT

Premium payable (after GST): S\$ _____

Cash Cheque (Bank _____ Cheque No. _____)

Visa Mastercard Amex Expiry Date: -

Cardholder's Name: _____

- - -

I hereby authorize **LIBERTY INSURANCE PTE LTD** to debit my Credit Card account specified above.

***Premium Payment Warranty:** Please note that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days from the inception date of the coverage, failing which the Policy shall be automatically terminated and the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.*

Declaration

WE/I DO HEREBY DECLARE AND WARRANT the answers given above in every respect are true and correct and we/I have not withheld any information likely to affect acceptance of this Proposal and agree that the Proposal Declaration shall be the basis of the Contract between the Company and ourselves/myself and we/I further agree to accept the Company's Policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto.

SIGNATURE OF PROPOSER & COMPANY STAMP

SIGNATURE OF WITNESS &
COMPANY STAMP (if witness is BROKER/AGENT); or
NAME & NRIC NO. (if witness is EMPLOYEE OF INSURED)

Date: _____

Date: _____

IMPORTANT NOTES

- No liability is attached until this proposal form is accepted by the company.
- Unless exempted, any employer who fails to insure himself in accordance with the work injury compensation act shall be guilty of an offence and shall be liable on conviction to a fine not exceeding S\$10,000 or to imprisonment for a term not exceeding one year or to both.
- The Insured will be deemed to be his own insurer to the extent of the shortfall in the total number of employees and/or Total Annual Wages declared, and shall bear a ratable proportion of the liability accordingly.
- The information pertaining to Work Injury Compensation insurance declared in this form may be made known to the Ministry of Manpower as and when required.

For Official Use:

CAFECare

(The information provided here is a summary. Please refer to the actual policy wordings for details of coverage)

Section & Coverage	Business Type (see Notes for definitions)			Top Up Sum Insured/Additional Premium
	Restaurant	Food Retail	Food Stall	
1. CONTENTS Compensation for loss of or damage to contents and stock-in-trade, including equipment, renovations, furniture, fixtures and fittings arising from fire and/or extraneous perils.	S\$40,000	S\$30,000	S\$10,000	S\$15 per additional S\$10,000 sum insured, up to a maximum sum insured of S\$1,000,000 for Restaurant and S\$500,000 for Food Retail/Food Stall
2. CONSEQUENTIAL LOSS Closure of the whole or part of your premises: (a) due to insured perils in Section 1 (b) caused by denial of access (c) by order of a Public Authority due to infectious disease, murder, suicide etc. (Excess: 3 days) Cost of material and labour incurred when recompiling records following a damage caused by fire and/or extraneous perils.	S\$200 per day up to 100 days S\$1,000	S\$200 per day up to 100 days S\$1,000	S\$50 per day up to 100 days S\$250	- -
3. THEFT & HOLD-UP Compensation for loss of or damage to contents and stock-in-trade, including equipment, renovations, furniture, fixtures and fittings by theft consequent upon forcible and violent entry into or exit from the premises (Stock of cigarettes limited to S\$2,000).	S\$20,000 (1 st Loss)	S\$10,000 (1 st Loss)	S\$5,000 (1 st Loss)	S\$25 per additional S\$10,000 sum insured, up to a maximum sum insured of S\$250,000 or Section 1 sum insured whichever is lower. Applicable to Restaurant and Food Retail only.
4. MONEY* (a) Loss of Money in Transit within Singapore (b) Loss of Money from your premises during business hours (c) Loss of Money from your premises after business hours kept in: (i) locked safe (ii) locked drawer/cash register * Money pertaining to your business	S\$3,000 S\$3,000 S\$3,000 S\$1,000	S\$2,000 S\$2,000 S\$2,000 S\$1,000	S\$1,000 S\$1,000 S\$500 S\$500	S\$5 per additional S\$500 sum insured for each sub-limit, up to a maximum sum insured for restaurant of: <input type="checkbox"/> S\$10,000 each for (a), (b) and (c)(i) <input type="checkbox"/> S\$2,000 for (c)(ii) and for Food Retail/Food Stall of: <input type="checkbox"/> S\$5,000 each for (a) and (b) <input type="checkbox"/> S\$2,000 for (c)
5. PERSONAL ACCIDENT Compensation for accidental death or injury to the director/registered proprietor not exceeding 70 years of age.	S\$50,000 or prorated if more than one insured person	S\$25,000 or prorated if more than one insured person	S\$15,000 or prorated if more than one insured person	-
6. WORK INJURY COMPENSATION Compensation to your employees for death or bodily injury arising out of and in the course of employment, including your liability at Common Law.	Up to 3 manual employees and non-manual employees earning up to S\$1,600/month.	Up to 2 manual employees and non-manual employees earning up to S\$1,600/month.	Up to 2 manual employees and non-manual employees earning up to S\$1,600/month.	S\$50 per additional employee
7. PUBLIC LIABILITY Compensation for third party claims arising from accidental bodily injury and/or damage to property caused in connection with your business and extends to include your liability as a tenant. Extends also to cover liability to third parties arising out of food poisoning (Limit: S\$50,000 any one accident and in the aggregate)	S\$500,000 any one accident and unlimited during any one period of insurance	S\$500,000 any one accident and unlimited during any one period of insurance	S\$250,000 any one accident and unlimited during any one period of insurance	S\$25 per additional S\$250,000 insured limit, up to a maximum insured limit of S\$1,000,000 (S\$3,000,000 if required by Landlord) any one accident and unlimited during any one period of insurance. S\$50 for additional S\$50,000 insured limit for food poisoning extension
8. PLATE GLASS Compensation for accidental breakage of fixed glass on doors, windows, partitions, showcases or shop front.	S\$2,000 (1 st Loss)	S\$2,000 (1 st Loss)	S\$1,000 (1 st Loss)	S\$10 per additional S\$1,000 sum insured, up to a maximum sum insured of S\$25,000
9. GOODS IN TRANSIT Loss of or damage to equipment and stock-in-trade insured in Section 1 caused by any fire, theft or accident whilst in the course of transit within Singapore, including loading and unloading.	S\$2,000 (excess S\$200 each & every loss)	S\$2,000 (excess S\$200 each & every loss)	S\$1,000 (excess S\$200 each & every loss)	-
10. FIDELITY GUARANTEE Compensation for direct pecuniary loss arising from any act of fraud or dishonesty committed by your employee.	S\$2,000 any one employee and in the aggregate (up to 3 employees)	S\$2,000 any one employee and in the aggregate (up to 2 employees)	S\$500 any one employee and in the aggregate (up to 2 employees)	S\$10 per additional employee

Standard Package Annual Premium (before GST)	S\$400/-	S\$350/-	S\$250/-
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Optional Covers	Sum Insured	Top Up Sum Insured/Rate
11. DETERIORATION OF STOCK Compensation for loss, damage or deterioration of refrigerated or frozen food in refrigeration units due to: (a) the accidental damage to refrigerating equipment (b) failure of public electricity supply for a period exceeding six consecutive hours (c) accidental escape of refrigerant gas	S\$1,000 any one loss and in the aggregate	S\$30 additional premium plus S\$10 per additional S\$500 sum insured, up to a maximum sum insured of S\$5,000 any one loss and in the aggregate
12. BUILDING Compensation for loss of or damage to your building, improvements, fixtures and fittings arising from fire and/or extraneous perils.	To be declared	S\$5 per S\$10,000 sum insured declared

NOTES

- Business Type – definitions:
 - Restaurants** are establishments with dining-in facilities, including outdoor refreshment area and outdoor catering service.
 - Food Retail** outlets are take-away outlets without dining-in facilities including outdoor catering service.
 - Food Stall** includes food kiosks/counters and stalls:
 - in food courts / shopping centre (with no public access into the premises after business hours); or
 - in housing estate food centres and markets, public parks with public access into the premises after business hours.
Excess: 15% of loss in respect of Section 1 and Section 3.
- Sections 1, 3, 6 and 7 are extended to cover Outdoor Refreshment Areas authorized for such use by the landlord and the relevant authorities.
- The sum insured under Sections 1 and 12 must represent the full
 - cost of reinstatement for building and renovations/improvements,
 - replacement costs for contents other than stock-in-trade, and
 - market value for stock-in-trade;
 without allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.
- The sums insured under Sections 1, 3 & 4 are automatically increased by 25% for the two weeks prior to Chinese New Year, Hari Raya Puasa, Deepavali and Christmas.
- Please refer to the Company for sums insured in excess of maximum limits.
- If you have a chain of 3 or more outlets insured with us, you will enjoy the following Chain Store Discount:

<u>Number of Outlets</u>	<u>Discount</u>
3 – 5	10%
6 or more	15%
- You will enjoy the following Loyalty Discount (after any Chain Store Discount) if you continue to insure with us:
 - 10% of the premium on 1st renewal if there were no claims during the preceding year
 - 15% of the premium on 2nd and subsequent renewals if there were no claims during the preceding two years
- The covers and premiums indicated are not available for the following:

Types of Trade

 - Nightclubs, Discotheques, Karaoke lounges, Pubs, Bars.

Types of Premises

 - Premises not of brick/tile/concrete construction
 - Premises with property kept in the open or without perimeter, fence or security.
 - Premises which are part of more extensive premises used mainly for industrial, manufacturing, assembly, warehousing or wholesale (including use as mega store retail outlets) purposes.
 - Risks involving works offsite, on board vessels and not situated in Singapore
 - Pre-war premises
 - Premises shared with other business or sub-let to other occupants
 - Premises outside Singapore

For such trades or premises, please refer to the Company.