

SME Care 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.

1. PROPOSER'S PARTICULAR

Company's Name : _____

Mailing Address: _____
Postal Code: _____

Business Registration No: _____ Telephone No: _____

Email Address: _____

Fax: _____ No. of Employees: _____

Business/Trade: _____

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

Name	NRIC	Date of Birth

2. THE RISK PREMISES

Address: _____
Postal Code: _____

Ownership of Building: Purchased Rented

Name of Landlord (if rented): _____

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

3. TOP UP SUM INSURED (please tick as required)

Period of Insurance: From: _____ To: _____

Plan A (Annual Premium before GST :\$500)

Plan B (Annual Premium before GST :\$600)

Top Up Sum Insured / Optional Covers also required
(Additional Premium before GST as computed below)

Sections	Top Up Sum Insured	Additional Premium
<input type="checkbox"/> Contents (For Fire & Extraneous Perils only)	S\$	S\$
<input type="checkbox"/> Theft & Hold-Up (For Fire & Extraneous Perils only)	S\$	S\$
<input type="checkbox"/> All Risks	S\$	S\$
<input type="checkbox"/> Consequential Loss	S\$	S\$
<input type="checkbox"/> Money	S\$	S\$
<input type="checkbox"/> Work Injury Compensation Additional Employees:	S\$	S\$

Occupation Type	No. of Employees	Additional Premium
Non-manual Indoor		
Non-manual Outdoor		
Manual		
Despatch/ Delivery		

Sections	Top Up Sum Insured	Additional Premium
<input type="checkbox"/> Public Liability	S\$	S\$
<input type="checkbox"/> Fire (Building only)	S\$	S\$
<input type="checkbox"/> Deterioration of Stock	S\$	S\$

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

Occupation Type	No. of Employees	Additional Premium

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 suffered 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 yes, please provide details below)

6. MODE OF PAYMENT

Premium Payable (inclusive of GST): S\$

Cash

Cheque (Bank _____ Cheque No: _____)

Visa Mastercard AMEX Expiry Date:

Card Number: - - -

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-rated time on risk premium subject to a minimum of S\$25.00.

Declaration

WE / I DO HEREBY DECLARE AND WARRANT the answer 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 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:

Intermediary Name:
Contact Number:

Code:

Notes

- 1) The sum insured under Fire & Extraneous Perils (for contents), Fire (Building) and All Risks 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.
- 2) Please refer to the Company for sums insured in excess of maximum limits.
- 3) Examples of risks suitable for SMECare are:
 - Baby products
 - Baggage, luggage, canvas, handbags
 - Bathroom accessories
 - Car spare parts/accessories
 - Corporate gifts
 - Food catering
 - Food processing / food manufacturing
 - Garments / textiles
 - Hardware excluding paints
 - Household appliances, products
 - Interior furnishing showroom / interior design firm
 - Light industrial machines
 - Magazine distributor (no printing/binding involved)
 - Office furnishing/equipment
 - Shoes
 - Sporting equipment/goods
 - Stationery products
 - Sundry goods
 - Completed plastic products
 - Precision engineering (exclude offsite risks)
 - Garment manufacturing
 - Electronic assembly
- 4) Premises occupied as an office or store in an industrial building are accepted for SMECare .
- 5) The following trade or business are not covered.

EXCLUDED TRADE:

- Alcohol, wines & spirits, tobacco retailers
- Art galleries, antiques, works of art, curios & furs, stamps and coins
- Batteries & tyres
- Blasting, smelting or other operations involving hazardous activities
- Chemical, petrochemical, refinery plants
- Coins, currency, notes, stamps
- Contractors of any trade (including demolition of structures, piling works, scaffolding, painting and the like)
- Hotwork
- Jewellery, gems, precious stones, metals, watches
- Joss sticks, joss papers, candles, charcoal, fireworks and other explosive goods
- Landscaping
- Livestock
- Logistics, transportation & freight forwarders
- Manual work outside insured's premises except for the purpose of delivery of goods only
- Manufacturing / Trading of integrated circuits chips, computer components/parts
- Motor repair workshop & showroom
- Nurseries
- Oil, kerosene, petroleum, LPG & other flammable liquid & gases, chemicals (flammable, toxic or explosive)
- Paint & varnish
- Paper board box, paper carton, papers (for wholesaler and retail)
- Raw plastic, rubber, foams and mattress and beddings fabric
- Rubber stamp maker
- Scrap metal / junk goods
- Sharks fin/bird nest/abalone/chinese herbs
- Spray painting
- Steel, aluminium fabrication, glass manufacturer
- Table, chair, tentage business
- Timber and wood products including woodworking
- Use of furnace or kiln
- Wafer plant / water treatment plant
- Work on board vessel, offshore work, shipbuilding, ship repair

EXCLUDED PREMISES:

- Building not of Class 1 construction, shared premises, multi tenanted
- Property kept in the open/without perimeter, fence, security, pre-war premises
- Risk outside Singapore.