



Carefully Groomed,  
Beautifully  
**Covered**



Liberty Insurance Pte Ltd  
(Registration No. 199002791D)

51 Club Street  
#03-00 Liberty House  
Singapore 069428

T. 1800-LIBERTY (5423 789)  
F. (+65) 6223 6434

[www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg)

JAN 2018

BeautyCare

## Coverage and satisfaction which is not just skin deep

With increasing affluence, the demand for services to enhance one's overall beauty and wellness has surged in recent years. In addition, customers have also become more discerning.

As a beauty and wellness business owner, you have worked hard to provide excellent services that meet your customers' expectations. The last thing you want is to have all your efforts destroyed by unforeseen accidents that can drain you financially.

Let BeautyCare help protect your business against financial losses arising from unforeseen accidents. Be it loss of or damage to your property, death/injury to employees, claims from external parties, and more, we've got you covered. Insure with BeautyCare so you can concentrate on pampering your customers to make them keep coming back for your services.

## Benefits at a Glance

- Combines various classes of insurance under one policy
- Easy to arrange
- Competitive premium terms
- Chain Discount with 3 or more shops
- Further discounts given for clean claims record

## Summary of Benefits

Description of Benefits		Plan A	Plan B	Top-Up Plan (from Plan B)	
		Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
Section 1	<b>All Risks<sup>A</sup></b> (Excess: S\$200 each and every loss except for Fire, Lightning and Burglary)	S\$75,000	S\$150,000	S\$40.13 for every S\$25,000	S\$1,000,000
Section 2	<b>Consequential Loss</b> (Excess: 3 days by order of a Public Authority)	S\$10,000	S\$20,000	N.A.	N.A.
Section 3	<b>Rental Expenses</b>	S\$10,000	S\$20,000	N.A.	N.A.
Section 4	<b>Money Insurance</b>				
	<b>a) In Transit</b>	S\$2,000	S\$3,000	S\$5.35 for every S\$500	S\$10,000
	<b>b) In Premises During Business Hours</b>	S\$2,000	S\$3,000	S\$5.35 for every S\$500	S\$10,000
	<b>c) In Locked Safe After Business Hours</b>	S\$2,000	S\$3,000	S\$5.35 for every S\$500	S\$10,000
	<b>d) In Locked Drawers After Business Hours</b>	S\$500	S\$1,000	S\$5.35 for every S\$500	S\$3,000
Section 5	<b>Personal Accident</b>	S\$50,000	S\$50,000	N.A.	N.A.
Section 6	<b>Public Liability</b> (Any One Accident/Unlimited Any One Period) (Excess: S\$1,000 each and every loss in respect of water damage)	S\$250,000	S\$500,000	S\$32.10 for every S\$250,000	S\$3,000,000
	<b>Food &amp; Beverage Extension</b> (Any One Loss and in the Aggregate)	S\$50,000	S\$50,000	S\$26.75 for every S\$50,000	S\$100,000
Section 7	<b>Goods-in-Transit</b> (Any One Loss and in the Aggregate)	S\$2,000	S\$2,000	N.A.	N.A.
<b>Annual Premium</b>		<b>S\$230.05</b>	<b>S\$337.05</b>		

## Summary of Benefits

Optional Coverage	Sum Insured	Top-Up Rates
<b>Work Injury Compensation<sup>^</sup></b> <b>a) Non-Manual Employees</b> Admin/Accounts/Management/Cashier/ Marketing/Sales  <b>b) Manual Employees</b> Beauticians/Masseurs or Masseur/Cleaners  c) Driver/Dispatch/Delivery	Compensation to your employees for death or bodily injury arising out of and in the course of employment, including your liability at Common Law	S\$32.10 per employee earning below S\$30,000 or S\$58.85 per employee earning above S\$30,000 per annum  S\$64.20 per employee earning below S\$30,000 or S\$107 per employee earning above S\$30,000 per annum  S\$214 per employee
<b>Fidelity Guarantee<sup>^</sup></b> (Any One Employee and in the Aggregate)	S\$2,000	S\$10.70 per employee
<b>Deterioration of Stocks</b> (Any One Loss and in the Aggregate)	S\$1,000	S\$32.10 + S\$10.70 per additional S\$500 insured limit up to a maximum of S\$5,000

Premiums above include prevailing GST

### <sup>^</sup>Work Injury Compensation

- Please declare occupation, headcount and estimated annual wages per Category. Estimated Annual Wages consists of salary (including overtime pay), bonuses and allowances excluding transport allowance
- The company shall not be liable for any claim arising from 2-wheelers/motorcycling (as rider or passenger) unless specifically agreed upon

### <sup>^</sup>Fidelity Guarantee

- Please declare occupation and headcount

### <sup>^</sup>All Risks

- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims
- Accidental breakage of plate glass up to \$25,000 any one loss and in the aggregate



## Notes

1. This package is suitable for businesses engaged in beauty/hair care, hair loss treatment, health centres, spas, massage, reflexology, aromatherapy, slimming centres, pedicures and manicures.
2. The Covered Services are aromatherapy, hydrotherapy, sauna/steam treatments, massage, reflexology, hair treatment such as cutting, coloring, tinting, dyeing, perming, treating, drying, extending, conditioning, and bleaching; beauty treatments such as waxing, facials, steam treatments, spray on tanning, eyebrow tinting, plucking and shaping, eyelash perming and tinting, eyelash extension, pedicure, manicure, and electrolysis; provided that the instrument(s) used for any of the Covered Services meet(s) the specified safety standards set out the Consumer Protection (Safety Requirements) Registration Scheme managed by SPRING Singapore and that any treatment under such Covered Services does not involve the breaking of or abrasion of the skin.
3. The sum insured under Section 1-All Risks shall represent the:
  - Full reinstatement values for renovation/improvements
  - Full reinstatement values for contents other than stock-in-trade
  - Market value for stock-in-tradeWithout allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.
4. The sum insured under Section 1-All Risks and Section 4-Money Insurance are automatically increase by 25% for the two weeks prior to Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day.
5. If you have a chain of 3 or more outlets insured with us, you enjoy the following Chain Store Discount from the gross premium.

Number of Outlets	Discount
3-5	10%
6 or more	15%



6. You will enjoy the following No Claim Discount (after any Chain Store Discount) if you continue to insure with us:
- 10% of the gross premium on the 1st renewal if there were no claims during the preceding year
  - 15% of the gross premium on the 2nd subsequent renewals if there were no claims during the preceding 2 years

7. The covers and premiums indicated are not available for the following:  
Types of Services

- Services not falling within the description of Covered Services. This will include, but not limited to any form of cosmetic surgery or any such like process, including implanting, injecting tattooing and body piercing or any other process that involves the breaking or abrasion of skin electrolysis treatment where the instrument(s) used does (do) not meet the specified safety standards set out under the Consumer Protection (Safety Requirements) Registration Scheme managed by SPRING Singapore
- Traditional Chinese Medicine practice such as acupuncture, bone setting, physician (sinseh)
- Healthcare services like medical and dental clinics
- Risks involving on-board vessels, manufacturing, or production
- Any offsite contract works/activities other than for delivery, sales calls, meetings, non-manual/sedentary duties

Types of Premises/Construction

- Premises not of brick/tile/concrete construction
- Premises with properly kept in the open or without perimeter, fence or security
- Premises that are part of more extensive premises used mainly for industrial, manufacturing, assembly, warehousing or wholesale (including use as megastore retail outlets) purposes
- Pre-war premises
- Premises shared with other businesses or sublet to other occupants
- Premises outside Singapore

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

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about BeautyCare is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).