



BeautyCare

Carefully groomed, beautifully covered



Coverage and satisfaction which is not just skin deep

As a beauty and wellness business owner, you have worked hard to provide excellent services that meet your customers' expectations. Let BeautyCare help protect your business against financial losses arising from unforeseen accidents. 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 Sum	Plan B Sum	Top-up Plan from Plan B	
			Top-up Rates	Max Sum Insured Limit
Section 1				
All Risks ¹ Excess: S\$200 each and every loss except for fire, lightning and burglary	S\$75,000	S\$150,000	S\$40.89 for every S\$25,000	S\$1,000,000
Section 2				
Consequential Loss Excess: 3 days by order of a public authority	S\$10,000	S\$20,000	N.A.	N.A.
Section 3				
Rental Expenses	S\$10,000	S\$20,000	N.A.	N.A.
Section 4				
Money Insurance				
A. In transit	S\$2,000	S\$3,000	S\$5.45 for every S\$500	S\$10,000
B. In premises during business hours	S\$2,000	S\$3,000	S\$5.45 for every S\$500	S\$10,000
C. In locked safes after business hours	S\$2,000	S\$3,000	S\$5.45 for every S\$500	S\$10,000
D. In locked drawers after business hours	S\$500	S\$1,000	S\$5.45 for every S\$500	S\$3,000
Section 5				
Personal Accident	S\$50,000	S\$50,000	N.A.	N.A.
Section 6				
Public Liability Any one accident/unlimited any one period Excess: a) S\$250 each and every claim in respect of Others b) S\$500 each and every claim in respect of Water Damage	S\$250,000	S\$500,000	S\$32.70 for every S\$250,000	S\$5,000,000
Food & Beverage Extension Any one loss and in the aggregate	S\$50,000	S\$50,000	S\$27.25 for every S\$50,000	S\$100,000

Summary of Benefits

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Section 7				
Goods-in-Transit Any one loss and in the aggregate	S\$5,000	S\$5,000	N.A.	N.A.
Annual Premium	S\$234.35	S\$343.35		

Optional Coverage	Sum Insured/Headcount	Top-up Rates	
Work Injury Compensation²			Premiums include prevailing GST
A. Non-manual employees Admin/accounts/ management/cashiers/ marketing/sales	Earning ≤ S\$30,000 Earning > S\$30,000 up to S\$75,000	S\$32.70 per employee S\$59.95 per employee	¹ 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 S\$25,000 any one loss and in the aggregate
B. Manual employees Beauticians/masseurs or masseuses/cleaners	Earning ≤ S\$30,000 Earning > S\$30,000 up to S\$75,000	S\$65.40 per employee S\$109.00 per employee	² Work Injury Compensation • Please declare occupation, headcount and Actual ⁴ annual wages per Category. Actual ⁴ annual wages consists of salary (including overtime pay), bonuses and allowances excluding transport allowance
C. Driver/Dispatch/ Delivery	Earning ≤ S\$50,000	S\$218.00 per employee	³ Fidelity Guarantee • Please declare occupation and headcount
Please refer to separate underwriting for annual earnings above the stated amount.			
Fidelity Guarantee³ Any one employee and in the aggregate	S\$2,000	S\$10.90 per employee	⁴ Actual annual wages per category at the inception of the policy year
This section will need to be taken together with Work Injury Compensation section.			
Deterioration of Stocks Any one loss and in the aggregate	S\$1,000	S\$32.70 + S\$10.90 per additional S\$500 insured limit up to a maximum of S\$5,000	

Notes

1. This package is suitable for businesses engaged in beauty/hair care, hair loss treatments, health centres, spas, massage, reflexology, aromatherapy, slimming centres, pedicures and manicures.
2. The covered services are aromatherapy, hydrotherapy, sauna/steam treatments, massage, reflexology, hair treatments 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 in 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 on Section 1 - All Risks shall represent the:
 - Full reinstatement values for renovations/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. Section 1 - All Risks and Section 4 - Money Insurance are automatically increased by 25% for the two weeks prior to Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day.
5. Goods in Transit under Section 7 is extended to cover loss of or damage to Insured's own goods when third party logistics services are engaged. This will only apply to logistics services hired by the Insured only.
6. Section 6 – Public Liability is extended to include Accidental bodily injury resulting from cutting, scorching or scalding only, subject to the terms and conditions of the policy.
7. If you have a chain of 3 or more outlets insured with us, you will enjoy the following Chain Store Discount from the gross premium.

No. of outlets	Discount
3 - 5	10%
6 or more	15%

8. 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 no claims reported during the preceding year
 - 15% of the gross premium on the 2nd and subsequent renewals if no claims reported during the preceding 2 years
9. 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 in the Consumer Protection (Safety Requirements) Registration Scheme managed by SPRING Singapore

Notes

- Traditional Chinese Medicine practice such as acupuncture, bone setting, physician (sinseh)
- Healthcare services like medical and dental clinics
- Risks involving onboard 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 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 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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us (servicecenter@libertyinsurance.com.sg) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).