



Meet Tom, the first-timer owner of a specialty coffee cafe in a shopping mall. Tom has signed up for **CafeCare**, a comprehensive business insurance package tailored for his nature of business.

### Key Benefits of CafeCare

All Risks: S\$100,000  
Consequential Loss: S\$20,000  
Rental Expenses: S\$10,000  
Public Liability: \$250,000

Protected up to specified limits by SDIC.



As part of the **lease agreement**, Tom is required to take up Public Liability Insurance and Fire Insurance.

1



Tom signed up for **CafeCare**, a business insurance package that not only meets the landlord's requirements but also provides him with the necessary safeguards for his business

2



A **fire broke out** in his cafe during non-operating hours. Upon investigation, it was found that the fire was caused by a **faulty electrical socket**.

3



Prior to the unfortunate fire event, the cafe was generating a consistent monthly profit of **\$20,000**. Sadly, the incident has resulted in a complete cessation of income to support operational costs. To reinstate the cafe, an estimated **\$80,000** in expenses and a **two-month period** would be necessary.

4



Tom has decided to **rent a temporary food booth** at \$1,000 a month in the mall atrium to serve his specialty coffee while waiting for his cafe to be fully operational.

5

With **CafeCare** coverage, Tom is fortunate to have **financial assistance** to **cover reinstatement cost, loss of income** and **rental expenses** incurred from the temporary arrangement.



### Total Claimable: \$102,000

- 1. All Risks: S\$80,000
- 2. Consequential Loss: \$20,000
- 3. Rental Expenses: \$2,000