

Serving Up the **Right Coverage** for Your Business



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CafeCare

A foolproof recipe for peace of mind

Running a Food & Beverage business requires a blend of hard work and meticulous planning. However, no amount of planning can prevent unexpected accidents that may lead to financial losses. It is every business owner's fear to ever encounter loss of or damage to property, death/injury to employees, claims from external parties, and more. It's no secret that such losses can seriously affect your business.

Protect your Food and Beverage business with CafeCare. It is the perfect recipe of insurance covers under one simple package for your Food and Beverage business.

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 (Restaurant)

Description of Benefits (Restaurant)		Plan A	Plan B	Top-Up Plan (from Plan B)	
		Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
Section 1	All Risks^A (Excess: S\$300 each and every loss except for Fire, Lightning and Burglary)	S\$75,000	S\$150,000	S\$53.50 for every S\$25,000	S\$1,000,000
Section 2	Consequential Loss (Excess: 3 days by order of a Public Authority)	S\$20,000	S\$30,000	N.A.	N.A.
Section 3	Rental Expenses	S\$20,000	S\$30,000	N.A.	N.A.
Section 4	Money Insurance				
	a) In Transit	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
	b) In Premises During Business Hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
	c) In Locked Safe After Business Hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
	d) In Locked Drawers After Business Hours	S\$1,000	S\$2,000	S\$5.35 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)	S\$500,000	S\$1,000,000	S\$53.50 for every S\$500,000	S\$3,000,000
	Food & Beverage Extension (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	Goods-in-Transit (Any One Loss and in the Aggregate)	S\$2,000	S\$2,000	N.A.	N.A.
Annual Premium		S\$363.80	S\$524.30		

Summary of Benefits (Restaurant)

Optional Coverage	Sum Insured	Top-Up Rates
Work Injury Compensation[^]		
a) Non-Manual Employees Admin/Accounts/Management/Cashiers/ Marketing/Sales	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 S\$30,000 or less per annum or S\$58.85 per employee earning above S\$30,000 per annum
b) Manual Employees Chefs/Cooks/Waiters/Waitresses/Bartender/Service Staff/Captains/Kitchen Staff/Cleaners		S\$64.20 per employee earning S\$30,000 or less per annum or S\$107 per employee earning above S\$30,000 per annum
c) Driver/Dispatch/Delivery (Exclude 2-wheelers)		S\$214 per employee
Fidelity Guarantee[^] (Any One Employee and in the Aggregate)	S\$2,000	S\$10.70 per employee
Deterioration of Stocks (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

[^]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

[^]Fidelity Guarantee

- Please declare occupation and headcount

[^]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 per event

Summary of Benefits (Food Stall)

Description of Benefits (Food Stall)		Plan A	Plan B	Top-Up Plan (from Plan B)	
		Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
Section 1	All Risks^A (Excess: S\$300 each and every loss except for Fire, Lightning and Burglary)	S\$15,000	S\$30,000	S\$10.70 for every S\$5,000	S\$1,000,000
Section 2	Consequential Loss (Excess: 3 days by order of a Public Authority)	S\$5,000	S\$10,000	N.A.	N.A.
Section 3	Rental Expenses	S\$5,000	S\$10,000	N.A.	N.A.
Section 4	Money Insurance				
	a) In Transit	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$10,000
	b) In Premises During Business Hours	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$10,000
	c) In Locked Safe After Business Hours	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$10,000
	d) In Locked Drawers After Business Hours	S\$500	S\$1,000	S\$5.35 for every S\$500	S\$3,000
Section 5	Personal Accident	S\$25,000	S\$25,000	N.A.	N.A.
Section 6	Public Liability (Any One Accident/Unlimited Any One Period)	S\$250,000	S\$250,000	S\$32.10 for every S\$250,000	S\$3,000,000
	Food & Beverage Extension (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	Goods-in-Transit (Any One Loss and in the Aggregate)	S\$1,000	S\$1,000	N.A.	N.A.
Annual Premium		S\$203.30	S\$310.30		

Summary of Benefits (Food Stall)

Optional Coverage	Sum Insured	Top-Up Rates
Work Injury Compensation[^] a) Non-Manual Employees Admin/Accounts/Management/Cashiers/ Marketing/Sales b) Manual Employees Chefs/Cooks/Waiters/Waitresses/Bartender/ Service Staff/Captains/Kitchen Staff/Cleaners c) Driver/Dispatch/Delivery (Exclude 2-wheelers)	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 S\$30,000 or less per annum or S\$58.85 per employee earning above S\$30,000 per annum S\$64.20 per employee earning S\$30,000 or less per annum or S\$107 per employee earning above S\$30,000 per annum S\$214 per employee
Fidelity Guarantee[^] (Any One Employee and in the Aggregate)	S\$2,000	S\$10.70 per employee
Deterioration of Stocks (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

[^]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

[^]Fidelity Guarantee

- Please declare occupation and headcount

[^]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 per event

Notes

1. Business type-definitions:
 - a) Restaurants are establishments with dining-in facilities, including outdoor refreshment area and outdoor catering service
 - b) Food Stall includes food kiosks/counters and stalls:
 - i) In food courts/shopping centre (with no public access into the premises after business hours) or
 - ii) 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
2. Section 1-All Risks and Section 6-Public Liability are extended to cover Outdoor Refreshment/Display Areas authorized for such use by the landlord and the relevant authorities.
3. The sum insured on Section 1-All Risks must represent the:
 - Full reinstatement values for renovations/improvements
 - Full replacement costs 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 increased 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 will 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 and 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 Trade

- Nightclubs, Discotheques, Karaoke lounges
- Pubs, Bars
- Risks involving on-board vessels, offsite activities other than for delivery and catering services

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 business 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 CafeCare is available on our website www.libertyinsurance.com.sg.