

# **Proposal Form**

**OfficeCare** 

#### www.libertyinsurance.com.sg

Please complete all sections to facilitate the processing of your application.

Statement pursuant to Section 25(5) Cap. 142 of the Insurance Act or any subsequent amendments thereof. You are to disclose in the proposal form fully and faithfully all facts which you know or ought to know, otherwise the Policy issued hereunder may be void.

Name of Producer & Produc	er Code:			
Particulars of Proposer				
Name of Proposer:			Business Registration No.:	
Mailing Address:				
			_ Postal Code (	)
Email:			Contact No.:	
Nature of Business:	No. of Employe	ees:		
Name of Director/Registered	d Proprietor to be Insured	for Personal Accide	– nt	
Name	NR	IC/FIN No.	Date of Birth	
Details of Risk Premises				
Address:				
			Postal Code (	)
Name of Landlord (if to be n	amed in the Policy):		Ownership of Building:	
Occupancy:	If shared, pleas	If shared, please state the nature of shared business:		
Selection of Plan				
Period of Insurance:				
	<del>-</del>			
From	To	D. Dian D.	— D. Ton Un Dion* Cf	
Type of Plan:	☐ Plan A: S\$181.90*	☐ Plan B: S\$288.90*	☐ Top-Up Plan* S\$ (From Plan B)	

<sup>\*</sup> Premiums above include prevailing GST.

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# Top-Up Plan

Coverage	Top-Up Rate	Top-Up Sum Insured	Additional Premium
Section 1: All Risks^ (Excess: S\$200 each and every loss except for Fire, Lightning and Burglary)	S\$66.88 for every S\$50,000	S\$	S\$
Section 2: Consequential Loss (Excess: 3 days by order of a Public Authority)	S\$16.05 for every S\$10,000	S\$	S\$
Section 4: Money Insurance a) In Transit	S\$5.35 for every S\$500	S\$	S\$
b) In Premises During Business Hours	S\$5.35 for every S\$500	S\$	S\$
c) In Locked Safe After Business Hours	S\$5.35 for every S\$500	S\$	S\$
d) In Locked Drawers After Business Hours	S\$5.35 for every S\$500	S\$	S\$
Section 6: Public Liability (Any One Accident/Unlimited Any One Period)	S\$53.50 for every S\$500,000	S\$	S\$
Food & Beverage Extension (Any One Loss and in the Aggregate)	S\$26.75 for every S\$50,000	S\$	S\$

## **Optional Coverage**

☐ Work Injury Compensation^		No. of Employees	Additional Premium
a) Non-Manual Employees Annual earning <= \$\$30,000			S\$
Annual earning > S\$30,000			S\$
b) Manual Employees Annual earning <= \$\$30,000			S\$
Annual earning > S\$30,000			S\$
c) Driver/Dispatch/Delivery (Exclude 2-wheelers)			S\$
☐ Fidelity Guarantee^	Occupation	No. of Employees	Additional Premium
	a)		S\$
	b)		S\$
	c)		S\$
Total Annual Premium including prevailing GST (7%):			S\$

Name of Proposer:			
Information Required			
a) Have you suffered any losses	or had any claims made against you under any of the covers provided under	□ Yes	□ No
• •	anual works outside insured premises	□ Yes	□ No
c) Do any of the persons to be in suffer from any physical defec	sured under Personal Accident section to infirmity?	☐ Yes	□ No
	proposed) been canceled due solely or payment warranty in the last 12 months?	☐ Yes	□ No
Mode of Payment			
□ Cash □ Check¹ Bank:	Check No.:		
☐ Credit Card  Name of Cardholder: (as shown on card)			
Credit Card No.:			-
Expiry Date: Card Verification Value (CVV):  I hereby authorize Liberty Insurance Pte Ltd to debit my Credit Card account specified above.			
<sup>1</sup> Please cross your check & make pa	ayable to "LIBERTY INSURANCE PTE LTD".  lict; (4) Producer Code at the back of your che	Kindly indicate	e (1) Name of Proposer;

## **IMPORTANT NOTES:**

- The liability of the Company does not commence until this Proposal has been 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 total number of employees and/or Total Annual Wages declared, and shall bear a ratable 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.

#### PREMIUM PAYMENT WARRANTY (CORPORATE)

Please note that the total premium must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage, failing which the Policy shall be deemed to be automatically canceled and a pro-rata premium is to be charged for the period that the Company is on risk.

#### PERSONAL DATA PROTECTION

I give consent to Liberty Insurance Pte Ltd and third-parties including related entities, employees, agents, other insurers, contractors & service-providers (collectively, "Appointees") to collect, use and disclose all personal data relating to myself or other individuals that I have furnished in the past, present & in the future, for one or more of the purposes described in Liberty's Data Protection Policy, including but not limited to considering whether to provide insurance, carrying out due diligence, pricing, administering and servicing my policies, communicating with me, renewals, reinsurance, collections, claims, accounting, audit, legal, compliance, research, analysis, information-sharing, surveys, data storage & backups. I have read and agreed to the full Policy at <a href="https://www.libertyinsurance.com.sg/data-protection-policy/">www.libertyinsurance.com.sg/data-protection-policy/</a>.

witness is Employee of Insured)

Date:

Name of Proposer:	
PERSONAL DATA PROTECTION  If there is any personal data relating not to myself but to other indiv future, I warrant that I have obtained prior consent from these data their legal representatives, guardians or parents as the case may be collect, use and disclose their personal data for the abovementione that all personal data I have provided are accurate and complete, a data to my knowledge as soon as practicable.	subjects (or if they are lacking in legal capacity, from be) for Liberty Insurance Pte Ltd and its Appointees to ed purposes and on the same terms herewith. I warrant
DECLARATION  I/We do hereby declare and warrant that:  a) All information provided by me/us in connection with this application in the information provided by me/us in connection with this application in the information in	formation given or any omission of information required y") discretion, render this application invalid basis of the contract between Liberty and myself
Signature of Proposer Company Stamp (if any) Date:	Signature WITNESS & Company Stamp (if witness is Broker/ Agent; or Name & NRIC/FIN No. (if

Name of Proposer:	
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### **Notes**

- 1. 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

Without allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.

- 2. You will enjoy the following No Claim Discount if you continue to insure with us:
  - 10% of the gross premium on 1st renewal if there were no claims during the preceding year
  - 15% of the gross premium on 2<sup>nd</sup> and subsequent renewals if there were no claims during the preceding 2 years
- 3. The covers and premiums indicated are not available for the following:

#### Types of Trade

- Contractors
- · Events/exhibition services
- · Couriers/delivery services
- Investigators/detective agencies
- Motor trade/garages
- Office cum stores
- Freight forwarders, logistic/transport companies
- · 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 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 here is a summary. Please refer to the actual policy wordings for the terms and conditions.

# **Summary of Benefits**

Description of Ponofite	Plan A	Plan B	Top-Up Plan (from Plan B)	
Description of Benefits	Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
Section 1: <b>All Risks^</b> (Excess: S\$200 each and every loss except for Fire, Lightning and Burglary)	S\$100,000	S\$200,000	S\$66.88 for every S\$50,000	S\$1,000,000
Section 2: <b>Consequential Loss</b> (Excess: 3 days by order of a Public Authority)	S\$20,000	S\$30,000	S\$16.05 for every S\$10,000	S\$50,000
Section 3: Rental Expenses	S\$20,000	S\$30,000	N.A.	N.A.
Section 4: Money Insurance a) In Transit	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
b) In Premises During Business Hours	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
c) In Locked Safe After Business Hours	S\$5,000	S\$7,500	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: <b>Public Liability</b> (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
Annual Premium including prevailing GST (7%)	S\$181.90	S\$288.90		

Name of Proposer:

# **Optional Coverage**

	Sum Insured Top-Up Rates		
Work Injury Compensation <sup>^</sup>			
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 e S\$30,000 or less per annum per employee earning above per annum		
b) Manual Employees Technicians/Engineers/Cleaners	S\$64.20 per employee earning S\$30,000 or less per annum or S\$10 per employee earning above S\$30,0 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 employe		
^ Work Injury Compensation	<ul> <li>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</li> </ul>		
^ Fidelity Guarantee	Please declare occupation and headcount		
^ All Risks	<ul> <li>Premises situated on road level or basement is subject to an excess of \$\$2,500 each and every loss in respect of flood claims</li> <li>Accidental breakage of plate glass up to \$\$25,000 per event</li> </ul>		