

BizProtect Plus Retail

SECTION A – COVERAGE	Standard Plan Sum Insured/Limit	Deluxe Plan Sum Insured/Limit
1. Fire and Extraneous Perils on Contents and Stock-in-Trade	S\$50,000	-
2. Theft and Hold up (1st Loss Basis by forcible/violent entry)	S\$20,000	-
3. All Risks on Contents and Stock-in-Trade (Excess \$200 for each and every loss)	-	S\$50,000
4. Business Interruption/Additional costs of Working	S\$200 per day up to 100 days	S\$300 per day up to 100 days
5. Public Liability at Insured's premises	S\$1,000,000	S\$1,000,000
6. (a) Money In Premises (b) Money in Transit	S\$3,000 S\$3,000	S\$5,000 S\$5,000
7. Personal Accident ¹ (Class 1) On the life of 1 named Director/Partner/Proprietor/Employee for Death/Permanent Disability (Age not exceeding 70 years)	S\$10,000	S\$30,000
Basic Premium (before GST):	S\$186	S\$246

[a] BASIC PREMIUM FOR SECTION A (Please tick one)	Standard Plan <input type="checkbox"/> S\$186	Deluxe Plan <input type="checkbox"/> S\$246
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SECTION B – OPTIONAL COVERAGE	Max. Top-up Limit	Top-up Coverage	Top-up Premium
1. Fire and Extraneous Perils on Contents and Stock-in-Trade	S\$1,000,000	S\$_____ x 0.07%	
2. Theft and Hold up (1st Loss Basis by forcible/violent entry)	S\$200,000	S\$_____ x 0.15%	
3. All Risks on Contents and Stock-in-Trade (Excess \$200 for each and every loss)	S\$500,000	S\$_____ x 0.20%	
4. Business Interruption/Additional costs of working	\$100 per day up to 100 days	S\$15	
5. Public Liability at Insured's premises	S\$2,000,000	_____ unit x S\$20 (1unit = S\$250,000)	
6. (a) Money In Premises (b) Money In Transit	S\$10,000 S\$10,000	S\$_____ x 0.75% S\$_____ x 0.75%	
7. Personal Accident ¹ (Class 1) Personal Accident ¹ (Class 2) Death/Permanent Disability (Age not exceeding 70 years)	Max \$100,000 per life Sum insured per person: (max \$100,000 per life)	For Class 1: _____ x 0.05% For Class 2: _____ x 0.08%	
9. Plate Glass (Excess \$100 for each and every loss)	S\$10,000	S\$_____ x 0.80%	
10. Fire and Extraneous Perils on Building ²	S\$2,000,000	S\$_____ x 0.05%	
11. Fidelity Guarantee (Excess \$250 for each and every loss)	S\$10,000 for any one employee and in aggregate (Max no. of employees: 10)	Number of employees: _____ x S\$30 per employee	
12. Deterioration of Stocks (Time Excess: 12 hours)	S\$5,000	S\$_____ x 0.20%	
[b] TOTAL PREMIUM FOR SECTION B			

BizProtect Plus Retail

*[c] Declaration of Work Injury Compensation (WIC) (Separate WIC policy will be issued)				
Headcount	Occupation Category	Est. Annual Earnings**	Rate	WIC Premium
	Management / Admin / Accountant		0.10%	
	Outdoor Sales / Retail Staff		0.25%	
	Driver / Delivery		0.75%	
** Est. Annual Earnings must consist of the normal wages, food and housing allowances, overtime payments, bonuses and annual wages supplements but excluding travelling allowances and employers' CPF contributions			[c] Total Premium	S\$ _____ (Min Premium \$30)
†[c] – Only applicable for Annual policy				

1 Personal Accident: Class 1: Office Workers
 Class 2: Supervisor/Sales/ Non-Manual Workers

2 Building must be of brick/tiles/concrete construction Premiums calculated are based on per location basis unless units are adjoining

Business/Risks covered

- Business occupied as Shop in the sale of consumer products, e.g. Florist, Provision Shop and Retail Shops selling food & drinks (no cooking allowed in premises)

Excluded Business/Risks

- Business occupied as Office cum Store (other than samples)
- Business occupied as Office cum Factory
- Food & Beverage eating outlets where cooking is carried out in premises
- Premises not of brick/tile/concrete construction (E.g. pushcarts)* Nightclub, Discotheque, Bar, Pub
- Sales of valuable or flammable items such as: i) Abalone, birdnests and sharks fin. ii) Alcohol & Tobacco. iii) Antiques & Works of Art. iv) Coins/ Currency Notes/ Stamps. v) Handphones, Notebooks & Laptops. vi) Jewellery/Gems/Precious Stones/Precious metals. vii) Junk/Second Hand Goods. viii) Joss Sticks/Joss Paper. ix) Money changers/lenders & remittance outlets. x) Paints & Varnishes. xi) Time Pieces.

A) PREMIUM [a] + [b]	
B) DISCOUNT, WHERE APPLICABLE (*Maximum of 10% discount applies)	<input type="checkbox"/> 5% off for 2-year policy <input type="checkbox"/> 10% off for 3-year policy or ≥ 2 policies purchased
Note: Multi-year and/or Multi-policy discount is applicable for SECTION A and SECTION B only	
C) TOTAL PREMIUM (A – B) + [c]	
D) PREVAILING GST	
E) TOTAL PREMIUM PAYABLE (Inclusive of GST)	

BizProtect Plus Retail Proposal Form

Important Notice

This plan 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 or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

WARNING: PURSUANT TO SECTION 23(5) OF THE INSURANCE ACT 1966, YOU ARE TO DISCLOSE IN THIS FORM FULLY AND FAITHFULLY ALL THE FACTS WHICH YOU KNOW OR OUGHT TO KNOW. OTHERWISE, YOU MAY RECEIVE NOTHING FROM THIS POLICY.

Note: Please complete in BLOCK LETTERS and tick where appropriate. All fields are mandatory unless declared otherwise.

PARTICULARS OF PROPOSER

Name of Insured (Company Name):

Postal Address:

Postal Code ()

Insured Location (if different from address given above):

Postal Code ()

Type of Business/Trade

Business Registration No.

Contact No.

(Office) (H/P)

(Fax)

Email

Period of Insurance: From

d	d	m	m	y	y	y	y
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 for _____ years

OTHER INFORMATION

What are the security systems present in the insured building/premises?

- Fire Alarm System Grilled Windows/Doors Fire Extinguisher Burglary Alarm System
 Sprinkler System Others (Please give details):

Have you filed any insurance claims arising from your business operations in the last 3 years?

- No Yes (Please provide the following details)

Date of Loss	Amount of Loss	Description of Loss

Is the premises solely occupied by you?

- Solely Sublet/Share with others: Please advise type of other trade

Are all the property insured kept within the insured premises after business hours?

- Yes No (Please give details): _____

Personal Accident (Details of the proprietor/partner(s)/director(s) to be insured under this Section)

Full Name (as in NRIC)	NRIC/Passport No.	Date of Birth (dd/mm/yy)	Occupation

Fidelity Guarantee (Details of the insured person(s) under this Section)

Full Name (as in NRIC)	NRIC/Passport No.	Date of Birth (dd/mm/yy)	Occupation

PROPOSER'S DECLARATION

- We are located in a building of bricks, tiles and concrete construction.
- All the persons proposed for Personal Accident cover are below 70 years old, in good health and free from any form of mobility problems, physical disabilities defect or infirmity.
- No insurance company has declined or imposed any special terms on any of our previous insurances.
- Our policy will be auto-renewed unless notice of termination is received by the Bank.

I/We agree that we shall under no circumstances hold OCBC Bank responsible or liable for any loss or damage whatsoever I/we may suffer arising directly or indirectly in connection with or as a result of (i) the sale, marketing, introduction or referral of the BizProtect Plus Plan or the general insurance policies by OCBC Bank to me/us, including any advice, quotes recommendations that may be provided by OCBC Bank to me/us in relation to the BizProtect Plus Plan or the general insurance policies, and (ii) this application form, including the information and answers given by me/us in this application, and the delivery of this application form or premiums, where applicable, by OCBC Bank to Great Eastern General Insurance Limited. For the avoidance of doubt, I/we acknowledge that the terms of this paragraph are for the benefit of OCBC Bank, and accordingly, OCBC Bank shall, in its absolute discretion, be entitled to enforce these terms at any time. Except for OCBC Bank, this application form shall not confer any rights to any third party under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of this application form.

Policy Application, Service and Administration

By providing the information set out above, I/we agree and consent to GEG, its related corporations (collectively, the "Companies"), as well as their respective representatives and agents ("Representatives") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonably required by the Companies to evaluate my/our proposal and to provide the products or services which I am/we are applying for (including, without limitation, any policy renewals and policy upgrades, substitutions or replacements).

These purposes are set out in Great Eastern's Privacy Statement, which is accessible at <https://www.greasternlife.com/sg/en/privacy-and-security-policy.html> and which I/we confirm I/we have read and understood.

I/We declare the particulars and statements given by us are true, correct and complete, and I/we agree that this proposal shall be the basis of the Contract of Insurance between me/us and Great Eastern General Insurance Limited.

I/We agree to accept the policy issued hereunder subject to the terms and conditions expressed therein and warrant that I/we have not withheld any material information relevant to this proposal.

Signature of Proposer & Company Stamp

Full Name & Designation

Date

PREMIUM PAYMENT

- Cheque payable to "GEG Insurance" (Bank _____ Cheque No.: _____)

FOR BANK'S USE

Attended by:	Sales Person	Staff ID	Contact no.	Business unit	Account code

Remarks: _____ Checked by: _____

Interbank GIRO Application Form

Part 1 - For Applicant's Completion

Date		(dd/mm/yy)	Name of billing organisation
Name of bank			Great Eastern General Insurance Limited
Bank account holder's name			Policyholder's name
Bank account number			Policy number
¹NRIC/FIN No.			
Contact No.			
Company stamp/Signature(s)/Thumbprint(s)			
As in bank's records			

¹ Required if account holder is not the policyholder.
² For thumbprints, please go to any branch of your bank with identification document for verification.

- a. I/We instruct you to process the above Insurance Company's instructions to debit my/our account.
- b. You are entitled to reject the Insurance Company's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- c. This authorisation will remain in force until terminated by your written notice sent to my/our last address known to you or upon receipt of my/our written revocation through the insuranceCompany.

Part 2 - For Great Eastern General Insurance Limited's Completion

SWIFT BIC	Great Eastern General Insurance Limited Bank Account No.
OCBCSGSGXXX	529025447002
Debiting SWIFT BIC	Debiting Account Number

Important Notes

GIRO Application

The processing of the application may take between 3 to 5 weeks. Outstanding premium payments are to be paid by cash, cheque or credit card. You will be notified in writing upon the approval of your application.

Receipts

Receipts will not be issued for payments made via GIRO. Please check your passbook/statement for confirmation of payment.

Cancellation

To discontinue the GIRO service, please inform Great Eastern General Insurance Limited on the termination in writing.

Part 3 - For Bank's Completion

To: Great Eastern General Insurance Limited

This application is hereby rejected (please tick) for the following reason(s):

- Signature/thumbprint# differs from Financial Institution's records.
- Signature/thumbprint# incomplete/unclear#
- Account operated by Signature/thumbprint#
- Wrong account number
- Amendments not countersigned by customer
- Others:

Please delete where inapplicable

Name of approving officer

Authorised signature

Date



Oversea-Chinese Banking Corporation Limited
65 Chulia Street OCBC Centre Singapore 049513
OCBC BBCSC hotline: 6538 1111 www.ocbc.com