

# TM Retail Suite

Bespoke Insurance Solutions  
for Your Business



TOKIO MARINE  
INSURANCE GROUP



Tokio Marine  
Insurance Singapore Ltd

[tokiomarine.com](http://tokiomarine.com)  
Life & Health | Property & Casualty

TM Retail Suite is specially packaged to provide your Retail business with essential insurances that cover your needs, so you can operate your business with peace of mind.

## Classic Suite Coverage

### Section 1: Property All Risks

- ☑ Comprehensive cover for your renovations, contents and stock-in-trade
- ☑ Plate glass cover for up to \$5,000

### Section 2: Business Interruption

- ☑ Gives you daily cash for a maximum period of 100 days in the event that: your business is interrupted due to accidental loss or damage to Property insured under Section 1

### Section 3: Money

- ☑ Covers money in your premises during business hours secured in cash register, tills, locked drawers or locked safe
- ☑ Covers money in transit anywhere in Singapore to or from your premises while in your personal custody or the custody of your authorised persons
- ☑ Bonus money limits of 50% during defined peak periods

### Section 4: Personal Accident

- ☑ Complimentary coverage for 2 owners/partners at \$30,000 per insured person

### Section 5: Public Liability

- ☑ Covers your legal liability for accidental bodily injury &/or property damage to third parties occurring anywhere in Singapore in connection with your business as defined in the policy schedule
- ☑ Enhanced to include Food & Beverage Extension of up to a limit of \$250,000 and Loading & Unloading Extension of up to a limit of \$10,000

### Section 6: Work Injury Compensation Act Insurance

*\*Please refer to Item 7 in the declaration for coverage details*

- ☑ Provides statutory coverage for your immediate employees in the event of accidental bodily injury or disease arising out of and in the course of their employment
- ☑ Coverage for Common Law liability under the Work Injury Compensation Act of up to \$10,000,000

### Customise your coverage with our optional add-ons:

- ☑ Protect against dishonesty of employees with our **Fidelity Guarantee** coverage
- ☑ Upgrade your Personal Accident coverage with our **Hospital Cash** extension
- ☑ Extend your insurance to cover **Deterioration of Stocks** (For Dining Suite Only)
- ☑ Insure your **Goods In Transit** from accidental loss or damage
- ☑ Cover your **Rental Expenses** in the event of business interruption
- ☑ Expand your coverage on property to include **Self-Store Contents**

*All terms and conditions can be found inside your policy wording &/or schedule*

## Enjoy attractive discounts on your TM Retail Suite product

- ✔ Enjoy a 10% No Claim Discount off your TM Retail Suite renewal premium\*
- ✔ Take advantage of our 10% Chain Discount if you insure 3 or more branches/outlets with us\*\*

*\*All Renewal Discounts are subject to no claims for the preceding 12 months*

*\*\*For Chain Discounts, all branches/outlets are subject to no claims for the preceding 12 months*

### Businesses covered under **TM Retail Suite**

Establishments that sell consumer merchandise such as clothing, books & stationery, gifts & souvenirs, drugs & medical products.

Trades or Premises not covered under **TM Retail Suite** include, but are not limited to:

- Businesses more specifically covered under other TM Business Suite packages;
- Pubs, bars, discotheques, karaoke lounges, nightclubs;
- Establishments that are primarily in the business of food catering & delivery services;
- Establishments that are primarily in the business of manufacturing, loss adjusting, pest control or cleaning services;
- Massage parlours;
- Betting outlets;
- Arcade or Billiard centres;
- Learning Centres except those exclusively conducting training courses for Executives/ Professionals;
- Aesthetic/Cosmetic surgeries or treatments;
- Driving services including lessons;
- Martial arts courses;
- Establishments housed in class two/three construction premises or make-shift structures;
- Establishments that are primarily in the supply or sale of motor vehicles, electronic or electrical goods, joss paper & incense, jewellery, watches, works of art and antiques;
- Premises that are not located in Singapore.

## Find out more about our new and complementary products!

### TMCare Mini Group Insurance

#### Group Hospital & Surgical Insurance for your loyal and treasured employees

TMCare Mini Group Insurance is a health insurance solution for companies having between 4 and 50 employees. It offers flexible coverage options such as major medical treatment cover as well as out-patient cancer and out-patient kidney dialysis treatment to suit your corporate needs.

TMCare Mini Group Insurance offers comprehensive coverage such as:

- ✔ Death benefit of \$5,000
- ✔ Surgical procedures of up to \$10,000
- ✔ Hospital room charges of up to \$400 per day

### TM Xplora

#### Travel Insurance Protection for you and your loved ones

In today's challenging travel environment, TM Xplora provides peace of mind for your travel uncertainties.

Covering 39 scenarios, from flight delays to major medical emergencies, we ensure that if you encounter an emergency situation overseas, Tokio Marine will be there to assist you.

Your TM Xplora is carefully crafted to provide comprehensive protection according to your coverage needs.

### Foreign Worker Medical Insurance & Foreign Worker Bonds

As a business owner, you are responsible for procuring statutory insurances for your foreign employees. We have affordable solutions to fulfil your insurance needs.

Foreign Worker Medical Insurance is a bill protection plan which covers the cost of surgical treatment and hospitalisation for employees who are either Work Permit or S-Pass holders.

Foreign Workers Bond insurance is a security deposit (in the form of a Banker's Guarantee or Cash Deposit of \$5,000) required by the MOM for every foreign worker (except Malaysians) to work in Singapore.

For more information on these products, please contact your intermediary or visit our website at [www.tokiomarine.com](http://www.tokiomarine.com) today.

## Proposal Form - TM Retail Suite

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

Period of Insurance (Strictly no backdating): From: \_\_\_\_\_ To: \_\_\_\_\_

Classic Suite		Suite Upgrade			
Coverage	Sum Insured / Limit of Indemnity / Insured Persons	Max Sum Insured / Limit of Indemnity / Insured Persons	(A) Top-Up Rates for Retail Suite	(B) Additional Sum Insured / Insured Persons	(A) X (B) Applicable Premium
<b>Section 1: Property All Risks</b>					
Covers your renovations, contents and stock-in-trade in the event of accidental loss or damage	\$100,000	\$1,500,000	0.135%	\$ _____	\$ _____
<b>Section 2: Business Interruption</b>					
Provides you with daily cash during business interruption (Up to 100 Days @ 1% of S.I./Day)	\$25,000	\$35,000	0.135%	\$ _____	\$ _____
<b>Section 3: Money</b>					
Reimburses you for theft of money:	\$5,000	\$20,000	0.350%	\$ _____	\$ _____
a) Money in Transit					
b) Money in Premises during business hours	\$5,000	\$20,000	0.350%	\$ _____	\$ _____
<b>Section 4: Personal Accident</b>					
Comprehensive Personal Accident benefits for 2 Owners/Partners	\$30,000 per Insured Person	Not Applicable			
<b>Section 5: Public Liability</b>					
Protects you from legal liability to third parties in connection with the Business	\$500,000	\$3,000,000	0.0175%	\$ _____	\$ _____
<b>Section 6: Work Injury Compensation Act Insurance</b>					
Fulfils your statutory liability to your employees in the event of bodily injury / death in the course of employment Please declare: Headcount / Category / Wages *Please refer to Item 7 in the Declaration	3 Employees	20 Employees	\$50/Pax	\$ _____	\$ _____
<b>Section 7: Fidelity Guarantee (Optional)</b>					
Indemnifies you for misappropriation of money by employees of up to \$5,000 in the aggregate	Not Applicable	20 Employees	\$30/Pax	\$ _____	\$ _____
<b>Suite Selections</b>					
Bespoke Extensions	Sum Insured / Limit of Indemnity	Selection	Please choose from these selections to enhance your coverage at a special rate of \$15 each		
1) Hospital Cash for the insured persons under the Personal Accident Section for up to 14 days	\$1,400 per Insured Person	<input type="checkbox"/>	Additional Premium: \$ _____		
2) Deterioration of Stock (For Dining Suite only)	\$2,000	<input type="checkbox"/>			
3) Goods in Transit	\$2,000	<input type="checkbox"/>			
4) Rental Expenses	\$20,000	<input type="checkbox"/>			
5) Self-Store Contents	\$5,000	<input type="checkbox"/>			
<b>Premium</b>					
TM Retail Suite	\$385.00				
Additional Premium					
Less Discount (If Applicable)					
GST					
<b>Total Premium including GST</b>					

### Proposer Details

Name of Proposer:	_____
Business Registration No.	_____
Company or Shop Name:	_____
Correspondence Address:	_____ S ( _____ )
Business Premises Address:	_____
Nature of Business:	_____
Premises	<input type="checkbox"/> Sole Occupancy <input type="checkbox"/> Shared If shared, please describe neighbouring business: _____
Contact Details:	Tel (O): _____ Fax (F): _____ Tel (M): _____ Email Address: _____

### Details of Insureds Person under Section 4: Personal Accident

Name	NRIC / FIN	DOB	Occupation

### Details of Insured Persons under Section 6: Work Injury Compensation Act Insurance

If you are not insuring All your employees, please provide details of employees in the column \*Name, \*NRIC / Fin and \*DOB. For additional entries, please attach separately

Headcount	Category of Occupation	Annual Wages	*Name	*NRIC / Fin	*DOB

### Underwriting Information

- 1) Have you suffered any claims or losses for the insurances applied for in the last three years?  Yes<sup>1</sup>  No  
If yes, please disclose all claims details below:

Date of Loss	Claims Description	Loss Amount

- 2) Are your employees involved in work of a hazardous nature? (e.g. Despatch Staff)  Yes<sup>1</sup>  No  
If yes, please disclose the work scope of your employees: \_\_\_\_\_

- 3) Are your business premises located in a conservation shophouse?  Yes<sup>1</sup>  No

<sup>1</sup> If you have answered yes to any of the above, and/or your nature of business may fall under excluded Trades/ Premises, your proposal will be subject to underwriting review and approval.

## Declaration

I/We Declare that:

- 1) The answers provided in this Proposal Form are true;
- 2) All material facts about the risk have been disclosed;
- 3) The premises are of hard roof and concrete wall construction;
- 4) These proposed insurances have never been declined, cancelled mid-term or been subject to special requirements by any insurance company;
- 5) I/we undertake to inform you of any alteration to the risks proposed and to exercise all reasonable precautions for the safety of the Property insured;
- 6) The insured person under Section 4 – Personal Accident is in good health and is not suffering from any physical infirmity;
- 7) I/We acknowledge that for WICA Insurance, the following declaration options and conditions will apply:
  - i) If employees are declared on an unnamed basis, all employees for the Business, including those earning more than \$2,600 per month, must be covered, if not I/We will be deemed to be our own insurer in proportion to the shortfall in the total number of employees declared, and will bear a rateable proportion of liability in the event of a claim.
- Or;
  - ii) If employees are declared on a named basis, only those named in the policy schedule will be covered.
- 8) I/We acknowledge that this policy is subject to 60 days premium payment warranty;
- 9) I/We acknowledge that all figures shown are in Singapore Dollars
- 10) I/We acknowledge and consent to TMIS collecting, using, processing and disclosing to third party service providers and/or intermediaries, within or outside Singapore, my/our personal data for the purpose of processing and servicing my/our policies/claims;
- 11) I/We declare and confirm that I/We have obtained the consent of the person(s) and/or nominee(s) named herein, and that the person(s) and/or nominee(s) has/have authorized me/us to disclose their personal data and to give consent on their behalf for the above collection, use, processing and disclosure; and
- 12) I/We acknowledge the detailed Privacy Policy Statement, governing the above, posted at [www.tokiomarine.com](http://www.tokiomarine.com).

### Mode of Payment

- By Cash Please make payment to your intermediary or our Tokio Marine Insurance Singapore Ltd customer service counter
- By Cheque Bank: \_\_\_\_\_ Cheque No.: \_\_\_\_\_  
Payee Name: Tokio Marine Insurance Singapore Ltd.
- Credit Card Name on card: \_\_\_\_\_  
Credit Card No.: \_\_\_\_\_  
Expiry Date: \_\_\_\_\_ Please Indicate:  Mastercard  Visa

### Please note the following:

- 1) This brochure does not constitute a contract of insurance.
- 2) All terms, conditions, limits, excesses as per Tokio Marine Insurance Singapore Ltd policy wording. Please refer to your policy wording and schedule.
- 3) This risk is not bound until all required information is submitted to Tokio Marine Insurance Singapore Limited.

\_\_\_\_\_  
Signature of Proposer

\_\_\_\_\_  
Company Stamp

\_\_\_\_\_  
Date (DD/MM/YY)

\_\_\_\_\_  
Signature of Intermediary

\_\_\_\_\_  
Name of Intermediary

\_\_\_\_\_  
Intermediary Code

## About Us

Tokio Marine Insurance Singapore Ltd. has a leading presence in Singapore's general insurance industry. With a paid-up capital of S\$100 million and total shareholders' equity exceeding S\$360 million, we are rated "AA-" by the international rating agency, Standard & Poor's. By providing you with a varied array of general insurance plans, we are able to adapt to the wide ranging needs of our clientele, consisting of both individuals and corporations.

Through our dedication to service excellence and expertise in general insurance, we strive to be your preferred insurance partner by providing you with quality insurance solutions to meet your needs.

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