Select+

For Retail Businesses

CHUBB



Running a retail business in Singapore can be challenging. Amid weak consumer and economic sentiment and a competitive landscape, it is becoming increasingly difficult to maintain a profitable retail business.

In addition to providing quality goods and services to your customers, you also have to worry about tight labour supply and rising costs. An accident such as a fire or theft could be disastrous for your business.

Select+® provides you with protection for various issues that might arise from your business. Choose to protect your livelihood today.

Who do we cover?

Select+ is designed to cover a wide range of retail businesses, including:

- Supermarkets
- Pharmacies
- Electronics
- Cosmetics
- Fashion and Textiles
- Liquor
- Toys and Games
- Furniture and more.

What is covered?

Standard Cover

- **Property All Risks:** Coverage for accidental damage to your property arising from accidents such as leaky pipes, fire damage, smoke damage and sprinkler leakage.
- Reimbursement for lost inventory or damaged equipment in the event of a **Theft** or break-in to your business premises.
- **Daily Cash** benefit of \$250* a day, in the event that your business is suspended from operations due to damage insured.
- 30 days coverage for **Denial of Access, Utilities, Human Infectious Disease, Vermin** or **Murder Suicide**
- Loss of Rent: Coverage of \$10,000* for loss due to damages
- Coverage of \$10,000* for **Money** in Transit or in Premises
- Fidelity Guarantee: Coverage of \$5,000* for loss sustained as a result of an act(s) of Employee Dishonesty
- Fixed Glass: Coverage of \$10,000* for damage to fixed glass

*Available with higher limits for a small additional premium.



Optional Selected Covers

• **Public Liability**: Up to S\$10,000,000 coverage in the event that someone is inadvertently injured or suffers a loss as a result of your business operations.

• Workers Injury Compensation – Includes travel to and from work

Other Coverages are also available upon request

- **Goods in Transit** with limit starting at \$10,000^^
- Full **Business Interruption** wording: Option to select from 6 different covers with **customisable extensions** and sub-limits
- Products Liability

Why Chubb?

The answer is simple. At Chubb, we do not take our promises lightly. Once you are insured by Chubb, you can be assured that we will be there when you need us.

With over 60 years of experience in Singapore, Chubb is familiar with and committed to offering you and your clients a competitively-priced product that is catered to their needs.

Chubb also prides itself with its underwriting discipline. Making informed promises and setting the foundation of a sound product are what we do at Chubb. This assurance of quality, coupled with excellent customer service and efficient claims procedures, is the reason why you should choose to be insured by Chubb, one of the world's strongest, largest insurer.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Contact Us

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