

Select+

Package Policy Designed For Selected Industries

CHUBB®

Select+® is a package policy for selected industries, designed to offer wide standard cover with optional add-ons. Select+ enables you to give your clients the protection they need by tailoring the policy's limits and coverage according to their requirements.

Target Industries



Retailers



Food & Beverages



Office and Services



Medical / Dental Centres



Health, Beauty and Spa



Hospitality / Hotels



Education

What is covered?

Standard Cover

- Property All Risks
- Theft by forceful & violent entry exit to the Total Sum Insured (Excluding Buildings)
- **Full Theft** for 10% of that sum insured (capped at S\$100,000)
- \$10,000 **Theft Damage to Buildings** (even if the Building is not insured)

- **Daily Cash** benefit of \$250 a day, for 120 days (72 hour franchise)*
- 30 days cover for **Denial of Access, Utilities, Human Infectious Disease, Vermin or Murder Suicide** (24 hour franchise)
- **Loss of Rent** Payable: \$10,000*
- **Money** in Transit or in Premises: \$10,000*
- **Fidelity Guarantee** following conviction: \$5,000*
- **Fixed Glass**: \$10,000*

**Available with higher limits for a small additional premium.*

Optional Selected Covers

- **Public Liability**: Limit of Indemnity from \$500,000 to \$10,000,000
 - Benefits as Standard
 - Jurisdiction & Territory: Singapore
 - For **Food & Beverages**: Includes **Food Poisoning** for a limit of \$10,000^
 - For **Health, Beauty and Spa and Hospitality / Hotels**: Includes **Treatment risk** for a limit of \$10,000^
 - For **Education**: No sub-limits for Students in the Care Custody or Control of the Insured

^ Available with higher limits for a small additional premium.

- **Workers Injury Compensation**
 - Includes **travel to and from work**
 - Protects the Insured with up to SGD10,000,000 Limit of Liability plus SGD150,000 per Employee Medical Expense cover

Other Coverages are also available upon request

- **Goods in Transit** with limit starting at \$10,000^{^^}
- Specialist Insurance for **portable items** in Singapore or **Worldwide** with Specified All Risk cover
- **Machinery Breakdown**: Option to select your required sum insured
- **Group Personal Accident** (un-named) starting with limits from \$10,000
- **Full Business Interruption** wording: Option to select from 6 different covers with **customisable extensions** and sub-limits
- Products Liability with the required Jurisdiction as selected by the client

^{^^} Higher limits available for a minimal additional premium.

Why Select+?

At Chubb, we go beyond the Selected Industries to protect your clients across Singapore. Select+ offers a multi-section, simple proposal form which enables you to select your client's required cover easily and efficiently.

With both a standard and customisable policy wording, streamlined processes and a dedicated team, you can expect a shorter turnaround time required for generation of quotation, as well as dedicated service for policy documentation and tax invoices issuance.

Set your client's mind at ease by providing them with adequate Theft and Flood limit which insures them against any expense that they might incur, even if they don't insure the Building (E.g. If your client's lease states that they are responsible for Damage caused to the Building by, Theft or Attempted Theft.)

Requirements

To qualify for this policy please confirm that the following are applicable and true with regards to the Proposed Insured.

1. The estimated annual turnover is less than \$12 million
2. The total Sum Insured for property is less than \$12 million per location
3. The Building the Insured occupies is not listed or subject to a protection or preservation order
4. The Insured location is securely locked when closed for Business
5. The Insured is not in a basement location within a known flood exposed site (pub.gov.sg website)
6. The Insured or any business partner or affiliated or subsidiary or branch or board of director:
 - Has not had any insurer decline an application of insurance, cancel or refuse to renew a policy, impose any special condition or declined any claim?
 - In the last 5 years has not ever been declared bankrupt, or been placed in liquidation, receivership or voluntary administration?
 - Has not been convicted of or had any fines imposed for any crimes involving drugs, dishonesty, arson, theft, fraud or violence against any person or property

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.

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