

Proposal Form

CafeCare–Food Stall

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 & Producer Code: _____

Particulars of Proposer

Name of Proposer: _____		Business Registration No.: _____
Mailing Address: _____ _____ Postal Code ()		
Email: _____		Contact No.: _____
Nature of Business: _____	No. of Employees: _____	

Name of Director/Registered Proprietor to be Insured for Personal Accident

Name	NRIC/FIN No.	Date of Birth

Details of Risk Premises

Address: _____ _____ Postal Code ()	
Name of Landlord (if to be named in the Policy): _____	Ownership of Building: _____
Occupancy: _____	If shared, please state the nature of shared business: _____

Selection of Plan

Period of Insurance:			
From _____	To _____		
Type of Plan:	<input type="checkbox"/> Plan A: S\$203.30*	<input type="checkbox"/> Plan B: S\$310.30*	<input type="checkbox"/> Top-Up Plan* (From Plan B) S\$ _____

* Premiums above include prevailing GST.

Name of Proposer:

Top-Up Plan

Coverage	Top-Up Rate	Top-Up Sum Insured	Additional Premium
<input type="checkbox"/> Section 1: All Risks^ (Excess: S\$300 each and every loss except for Fire, Lightning and Burglary)	S\$10.70 for every S\$5,000	S\$ _____	S\$ _____
<input type="checkbox"/> Section 4: Money Insurance			
<input type="checkbox"/> a) In Transit	S\$5.35 for every S\$500	S\$ _____	S\$ _____
<input type="checkbox"/> b) In Premises During Business Hours	S\$5.35 for every S\$500	S\$ _____	S\$ _____
<input type="checkbox"/> c) In Locked Safe After Business Hours	S\$5.35 for every S\$500	S\$ _____	S\$ _____
<input type="checkbox"/> d) In Locked Drawers After Business Hours	S\$5.35 for every S\$500	S\$ _____	S\$ _____
<input type="checkbox"/> Section 6: Public Liability (Any One Accident/Unlimited Any One Period)	S\$32.10 for every S\$250,000	S\$ _____	S\$ _____
<input type="checkbox"/> 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 <= S\$30,000		_____	S\$ _____
Annual earning > S\$30,000		_____	S\$ _____
b) Manual Employees Annual earning <= S\$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\$ _____
Deterioration of Stocks		Sum Insured	Additional Premium
		S\$ _____	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 whether insured or otherwise, under any of the covers provided under this policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b) Are any workers involved in manual works outside insured premises other than delivery staffs?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c) Do any of the persons to be insured under Personal Accident section suffer from any physical defect or infirmity?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d) Has any insurance (for the risk proposed) been canceled due solely or in part of a breach of premium payment warranty in the last 12 months?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.

¹Please cross your check & make payable to "LIBERTY INSURANCE PTE LTD". Kindly indicate (1) Name of Proposer; (2) Contact No.; (3) Name of Product; (4) Producer Code at the back of your check.

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 www.libertyinsurance.com.sg/data-protection-policy/.

Name of Proposer: _____

PERSONAL DATA PROTECTION

If there is any personal data relating not to myself but to other individuals that I have furnished in the past, present & in the future, I warrant that I have obtained prior consent from these data subjects (or if they are lacking in legal capacity, from their legal representatives, guardians or parents as the case may be) for Liberty Insurance Pte Ltd and its Appointees to collect, use and disclose their personal data for the abovementioned purposes and on the same terms herewith. I warrant that all personal data I have provided are accurate and complete, and I shall inform Liberty of any changes to the personal data to my knowledge as soon as practicable.

DECLARATION

I/We do hereby declare and warrant that:

- a) All information provided by me/us in connection with this application is true, accurate and complete
- b) I/We understand that any inaccurate, incomplete or false information given or any omission of information required, may at Liberty Insurance Pte Ltd’s (“**Liberty**”, the “**Company**”) discretion, render this application invalid
- c) I/We agree that this application and declaration shall be the basis of the contract between Liberty and myself
- d) I/We agree to accept the Company’s policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto

Signature of Proposer
Company Stamp (if any)
Date:

Signature WITNESS &
Company Stamp (if witness is Broker/
Agent; or Name & NRIC/FIN No. (if
witness is Employee of Insured)
Date:

Name of Proposer: _____

Notes

1. Business type—definitions:
 - a) Restaurants are establishments with dining-in facilities, including outdoor refreshment area and outdoor catering service
 - b) Food Stall includes food kiosk/counters and stalls:
 - i. In food courts/shopping centre (with no public access into the premises after business hours); or
 - ii. In housing estate food centres and markets, public parks with public access into the premises after business hours. Excess: 15% of loss in respect of Section 1
2. Section 1-All Risks and Section 6—Public Liability are extended to cover Outdoor Refreshment/Display Areas authorized for such use by the landlord and the relevant authorities
3. 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
 - Market value for stock-in-trade
 Without allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.
4. The sum insured on Section 1—All Risks and Section 4—Money Insurance are automatically increased by 25% for the two weeks prior to Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day
5. If you have a chain of 3 or more outlets insured with us, you will enjoy the following Chain Store Discount from the gross premium

Number of Outlets	Discount
3–5	10%
6 or more	15%

6. You will enjoy the following No Claim Discount (after any Chain Store 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 2nd and subsequent renewals if there were no claims during the preceding 2 years
7. The covers and premiums indicated are not available for the following:

Types of Trade

- Nightclubs, Discotheques, Karaoke lounges
- ^Pubs, Bars
- Risks involving on-board vessels, offsite activities other than for delivery and catering services

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 provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

Name of Proposer:

Summary of Benefits

Description of Benefits	Plan A	Plan B	Top-Up Plan (from Plan B)	
	Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
Section 1: All Risks^ (Excess: S\$300 each and every loss except for Fire, Lightning and Burglary)	S\$15,000	S\$30,000	S\$10.70 for every S\$5,000	S\$1,000,000
Section 2: Consequential Loss (Excess: 3 days by order of a Public Authority)	S\$5,000	S\$10,000	N.A.	N.A.
Section 3: Rental Expenses	S\$5,000	S\$10,000	N.A.	N.A.
Section 4: Money Insurance				
a) In Transit	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$10,000
b) In Premises During Business Hours	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$10,000
c) In Locked Safe After Business Hours	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$10,000
d) In Locked Drawers After Business Hours	S\$500	S\$1,000	S\$5.35 for every S\$500	S\$3,000
Section 5: Personal Accident	S\$25,000	S\$25,000	N.A.	N.A.
Section 6: Public Liability (Any One Accident/Unlimited Any One Period)	S\$250,000	S\$250,000	S\$32.10 for every S\$250,000	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
Section 7: Goods-In-Transit (Any One Loss and in the Aggregate)	S\$1,000	S\$1,000	N.A.	N.A.
Annual Premium including prevailing GST (7%)	S\$203.30	S\$310.30		

Name of Proposer: _____

Optional Coverage

	Sum Insured	Top-Up Rates
Work Injury Compensation^		
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 earning S\$30,000 or less per annum or S\$58.85 per employee earning above S\$30,000 per annum
b) Manual Employees Chefs/Cooks/Waiters/Waitresses/ Bartender/Service Staff/Captains/ Kitchen Staff/Cleaners		S\$64.20 per employee earning S\$30,000 or less per annum or S\$107 per employee earning above S\$30,000 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 employee
Deterioration of Stocks (Any One Loss and in the Aggregate)	S\$1,000	S\$32.10 + S\$10.70 per additional S\$500 insured limit up to a maximum of S\$5,000

- ^ Work Injury Compensation

- 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
- ^ Fidelity Guarantee

- Please declare occupation and headcount
- ^ All Risks

- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims
 - Accidental breakage of plate glass up to S\$25,000 per event