

Proposal Form

CafeCare–Restaurant

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\$363.80* <input type="checkbox"/> Plan B: S\$524.30* <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\$53.50 for every S\$25,000	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\$53.50 for every S\$500,000	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

<input type="checkbox"/> 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\$ _____
<input type="checkbox"/> Fidelity Guarantee^	Occupation	No. of Employees
	a) _____	S\$ _____
	b) _____	S\$ _____
	c) _____	S\$ _____
<input type="checkbox"/> 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 staff?	<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 ☐ VISA ☐ MasterCard ☐ Check Bank: _____ No.: _____

Please cross your check and 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.

For Credit Card Payment

Name of Cardholder (as shown on card): _____

_____															<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard				
Credit Card No.:															Expiry Date:			CVV:		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

I hereby authorize Liberty Insurance Pte Ltd to debit my Credit Card account specified above.

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

Liberty Insurance Pte Ltd ("Liberty") takes the responsibilities under Singapore's Personal Data Protection Act 2012 (the "PDPA") seriously. We also recognize the importance of the personal data you have entrusted to us and believe it is our responsibility to properly manage, protect and process your personal data.

The personal data which Liberty collect from you in this application, that was previously collected and/or in the future, may be collected, used, disclosed and/or processed for one or more of the following purposes:

- considering whether to provide you with the insurance you applied for. This includes Liberty considering your application for a policy with Liberty and another Insurer considering your application (whether now or in the future) for a policy with that Insurer ("Insurer" means any insurer or company operating insurance business in Singapore)
- processing your application for underwriting and insurance. This includes dealing with your application with Liberty and any other application that you may make (whether now or in the future) with another Insurer

Name of Proposer: _____

PERSONAL DATA PROTECTION

- c) administering and/or managing your relationship, account and/or policy with Liberty including but not limited to renewing or reinstating your policy, accounting and dealing with or collection or refund of any outstanding amounts due from/to you
- d) processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy or policies, whether such policy is issued by Liberty or another Insurer
- e) carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by Liberty, whether for this policy with Liberty or a policy with another Insurer
- f) carrying out your instructions or responding to any enquiries by you
- g) conducting research, analysis and development activities (including but not limited to data analytics, surveys (such as insurance survey, customer service survey, branding survey), branding campaign, product and service development and/or profiling) to improve Liberty's services or products and/or to enhance the product or service for your benefit
- h) dealing in any matters relating to the services and/or products which you are entitled to under this policy and/or dealing in any matters relating to this policy, which you are applying for or have applied. This includes but is not limited to contacting you or communicating with you via phone/voice call, text message and/or fax message, email and/or postal mail for the purposes of administering and/or managing your contractual relationship with us such as but not limited to communicating with you on matters related to your policy with us. You acknowledge and agree that such communication by us could be by way of the mailing of correspondence, documents or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages
- i) investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy or policies, whether such policy is issued by us or another Insurer, and whether or not there is any suspicion of the aforementioned
- j) storing, hosting, backing up (whether for disaster recovery or otherwise) of your personal data, whether within or outside Singapore; and/or
- k) complying with applicable law in administering and managing your relationship with Liberty
- l) Any other purposes which we notify you of at the time of obtaining your consent

(collectively the "**Purposes**")

Liberty may/will also be collecting from sources other than yourself, personal data about you, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.

You also consent that any other Insurer may/can collect from Liberty (and that Liberty may disclose to them), use, disclose (including disclose to Liberty) and/or process your personal data for one or more of the above Purposes.

Your personal data may/will be disclosed by Liberty and/or any of the other Insurers to third parties, whether located within or outside Singapore, for one or more of the above Purposes, as such third parties, would be processing your personal data for one or more of the above Purposes. In this regard, you hereby acknowledge, agree and consent that Liberty may/are permitted to disclose your personal data to such third parties (whether located within or outside Singapore) for one or more of the above Purposes and for the said third parties to subsequently collect, use, disclose and/or process your personal data for one or more of the above Purposes including engaging and disclosing to their third party service providers or agents (whether sited in or outside of Singapore) to do so, and the aforementioned collection, use, disclosure and processing activities and permissions in this sub-clause apply to these third party service providers or agents and any third party service providers or agents they in turn engage and so on. Without limiting the generality of the foregoing, such third parties include:

- a) Liberty's associated or affiliated organizations or related corporations
- b) any of Liberty's agents, contractors or third party service providers who process your personal data on Liberty's behalf including but not limited to those which provide administrative or other services to Liberty such as mailing houses, telecommunication companies, information technology companies, data storage or hosting companies, data centres, disaster recovery service providers, banks
- c) lawyers/law firms, legal process participants and their advisors
- d) any third party in connection with any proposed or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition or all or any portion of Liberty's business, assets or stock (including in connection with any bankruptcy or similar proceedings); and/or
- e) third parties to whom disclosure by Liberty is for one or more of the Purposes and such third parties would in turn be collecting and processing your personal data for one or more of the Purposes

Name of Proposer: _____

PERSONAL DATA PROTECTION

I/We have read and I/we accept the terms of Liberty’s Data Protection Policy at www.libertyinsurance.com.sg/data-protection-policy/.

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 undertake to pay any difference arising from a discrepancy in the NCD declared, failing which the policy shall be canceled by the Company
- e) 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
- f) I/We agree to inform if there is any change in any of the details I have provided to Liberty in this application. I understand and agree that it is my sole responsibility to inform and update Liberty of any changes to my personal information. I hereby agree to indemnify and absolve Liberty of any liability arising out of any use and/or disclosure by Liberty of any inaccurate or incomplete information due to my failure to update Liberty promptly of any changes to my personal information
- g) The personal data of the individuals (the “**3rd Party Individuals**”) which I/we am/are providing to you in this form are accurate and complete. I/we warrant that I/we have obtained consent from the 3rd Party Individuals (or if lacking in legal capacity, his/her legal representatives, guardians or parents as the case may be) for Liberty to collect, use and disclose his/her personal data for the above purposes and on the terms in this document, and as if the said data are about me/us. I/We will inform Liberty of any changes to the data as soon as practicable.
- h) I/We have read and agree to the above, including as to how my personal data may/will be collected, used, disclosed and processed by Liberty and others as stated above

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-tradeWithout 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.

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\$75,000	S\$150,000	S\$53.50 for every S\$25,000	S\$1,000,000
Section 2: Consequential Loss (By order of a Public Authority due to infections disease, murder, suicide etc. Excess: 3 days)	S\$20,000	S\$30,000	N.A.	N.A.
Section 3: Rental Expenses	S\$20,000	S\$30,000	N.A.	N.A.
Section 4: Money Insurance				
a) In Transit	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
b) In Premises During Business Hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
c) In Locked Safe After Business Hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
d) In Locked Drawers After Business Hours	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$3,000
Section 5: Personal Accident	S\$50,000	S\$50,000	N.A.	N.A.
Section 6: Public Liability (Any One Accident/Unlimited Any One Period)	S\$500,000	S\$1,000,000	S\$53.50 for every S\$500,000	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\$2,000	S\$2,000	N.A.	N.A.
Annual Premium including prevailing GST (7%)	S\$363.80	S\$524.30		

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