

### Important information

AXA SmartPlan is a plan underwritten by AXA Insurance Pte Ltd. This brochure is not a contract of insurance and is published for general information only. For the full terms and conditions, please refer to the AXA SmartPlan Policy which is the operative document. We reserve the right to amend any of the information shown without prior notice.

You may wish to seek advice from a Financial Adviser before making a commitment to purchase the product.

In the event that you choose not to seek advice from a Financial Adviser, you should consider whether the products in question are suitable for you.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

All information stated in the brochure is correct as of 15 May 2019.

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SME Business Insurance

# Keep your business growing

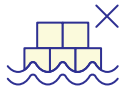
**AXA SMARTPLAN**  
A comprehensive insurance  
package tailored to safeguard  
your business interests.

**#1** GLOBAL INSURANCE  
BRAND FOR **10**  
CONSECUTIVE **YEARS**

As an entrepreneur, protecting your business interests should be your chief priority. Catering to your unique business requirements, the **AXA SMARTPLAN** is a simple, cost-effective plan that offers you comprehensive insurance coverage.



## Covers your business risks



### Protect your property

Property All Risks compensates you for the damage to your property (including your goods-in-transit in Singapore) due to accidental causes, including but not limited to fire, water damage, flood and even due to burglary without forcible entry.



### Recover your loss of profit

Business Interruption (Gross Profit) covers loss of profit in the event that your business is disrupted as a result of insured property damage. It also covers increased costs incurred to avoid or reduce shortage in turnover.



### Receive a daily lump-sum when your business is interrupted

This benefit allows you to receive daily sum to abate cash flow problem and pay additional costs necessary to get back to business immediately in the event your business is interrupted as a result of property damage, outbreak of infectious disease, denial of access to the premises, or power failure.



### Fulfill your employer liabilities

As an employer, it is mandatory under the Work Injury Compensation Act (WICA) in Singapore that you protect your employees engaged under a contract of service against work accidents or illnesses.

Work Injury Compensation provides coverage for any claims, legal costs and expenses incurred, relating to your responsibility as an employer.

#### Did You Know?

It is mandatory in Singapore to provide work injury compensation for:

- All employees doing manual work, regardless of salary level
- All employees doing non-manual work, earning less than S\$1,600 a month

The option to purchase Work Injury Compensation coverage for your other employees is available.

For more information on Work Injury Compensation, please visit [www.mom.gov.sg/workplace-safety-and-health/work-injury-compensation](http://www.mom.gov.sg/workplace-safety-and-health/work-injury-compensation)



### Protect yourself against public liability

Public Liability covers third party property damage, death or injury due to an accident that your business is liable for. Third parties include walk-in customers or your neighboring establishments.



### Insure against loss of money

Covers the loss or damage to your money (currency notes, cheques, credit card, sales vouchers):

- In lockers on your premises, at any time
- In transit in Singapore, while in your custody or someone you have authorised



### Protect yourself against dishonest acts of employees

Fidelity Guarantee covers your financial loss arising from any act of fraud or dishonesty committed by your employees.



### Worldwide personal accident coverage for you and your employee

Receive a lump-sum payout in the event of accidental death or permanent disability. Receive Daily Hospital Cash in the event of hospitalisation due to an accident occurred anywhere in the world.

#### We are attentive to your claims!

- All Surveys, if necessary are done within 24 hours
- Waiver of survey for claims below S\$5,000 and decisions taken in 5 working days upon receipt of all necessary documents for Property claims.
- For claims above S\$5,000, Fast Cash Relief is applicable, up to 50% of endorsed quantum by surveyor with a limit of S\$50,000 for Property claims. It helps you avoid cash flow challenges when your business at the insured location is disrupted due to a property damage

## Finding the right insurance for your business is easy

For each coverage that you require, you can insure up to the Maximum Sum Insured/ Limit of Liability/Number of Employees mentioned below.

| Coverage  |  | Maximum Sum Insured/Limit of Indemnity/Number of Employees  |
|---|--|---|
| <b>Basic</b>  |  |   |
| Property All Risks  | Contents                                 | \$S5,000,000  |
|   | Building                                 | \$S5,000,000  |
|   | Fixed Plate Glass                        | \$S100,000  |
|   | Stocks                                   | \$S5,000,000  |
|   | Machinery <i>new</i>                     | \$S250,000  |
|   | Machinery Breakdown <i>new</i>           | \$S250,000  |
|   | Portable Electronic Equipment <i>new</i> | \$S50,000   |
| <b>Optional</b>   |  |   |
| Business Interruption (Gross Profit/Annual Rent)  |  | \$S3,000,000  |
| Daily Cash for Business Interruption  |  | \$S500 per day  |
| Work Injury Compensation  | Work Injury Compensation                 | Up to 50 employees  |
|   | Traveling to and from Work <i>new</i>    | \$S25,000   |
| Public Liability  | Public Liability                         | \$S5,000,000  |
|   | Work Away <i>new</i>                     | \$S100,000  |
| Money (In Transit and In Premises)  |  | \$S50,000   |
| Fidelity Guarantee  |  | \$S5,000 per occurrence and \$S10,000 in aggregate per employee, \$S200,000 in aggregate for all employees (up to 25 employees) |
| Worldwide Personal Accident<br>(The benefits of this section will only be payable upon an accident occurring) |  | \$S300,000<br>Up to 25 employees  |

Note: This product is applicable to 6 trades: Office, Food & Beverage, Personal Services, Retail, Learning Center and Clinics. If your business does not belong to these 6 trades, or need higher sum insured, please contact your Financial Adviser or AXA at (65) 6880 4888 for other insurance solutions.






Total Sum Insured for Property All Risks and Business Interruption must not be more than \$5,000,000.

### We care about what you truly need

- Covers up to 3 locations, e.g. 3 branches of your café
- Multiline approach that covers up to 8 insurance types under one policy
- Wide range of benefits with increased policy limits
- Hassle-free application without the need to go through underwriting
- Specially designed package with benefits catered to your industry-specific needs

## Tailored benefits that truly matter to your business

Ensuring your peace of mind is our business. The highly customisable AXA SmartPlan is designed to cater to every business need of yours.

| Business type   | Example of acceptable business activities  | Coverage highlights   |
|---|--|---|
|  <p><b>Office</b></p>              | Covering a wide range of office-based businesses, including: Management consultancy, Recruitment, Accountancy, IT consultancy, Law, Marketing    | <ul style="list-style-type: none"> <li>• Portable equipment</li> <li>• Accidental breakage of fixed glass</li> <li>• Travelling to and from work</li> <li>• Work away Risk</li> </ul> |
|  <p><b>Retail</b></p>              | Covering a wide range of retail businesses, including: Electronics, Fashion, Home appliances, Cosmetics, Medicine, Furniture, Optical, Groceries | <ul style="list-style-type: none"> <li>• Inland transit</li> <li>• Higher payouts during festive seasons</li> <li>• Loading and unloading of vehicles</li> </ul>                      |
|  <p><b>Food &amp; Beverage</b></p> | Restaurants, Cafés, Food stands, Food courts, Catering, Bakeries, Food delivery services, Takeaway services                                      | <ul style="list-style-type: none"> <li>• Food poisoning</li> <li>• Food spoilage due to breakdown of refrigerators</li> <li>• Higher payouts during festive seasons</li> </ul>        |
|  <p><b>Personal Services</b></p>  | Barbershops, Beauty / Hairdressing / Tanning salons, Spas, Weight loss centres, Fitness centres  | <ul style="list-style-type: none"> <li>• Treatment risk liability</li> </ul>  |
|  <p><b>Clinics</b></p>           | Medical laboratories, Dental clinics   | <ul style="list-style-type: none"> <li>• Breakdown of specialised equipment</li> </ul>  |
|  <p><b>Learning Center</b></p>   | Child day care centres, Elementary and secondary schools, Colleges, Universities, Professional schools, Libraries, Music schools                 | <ul style="list-style-type: none"> <li>• Students considered as Third Parties and covered under Public Liability section</li> </ul>   |