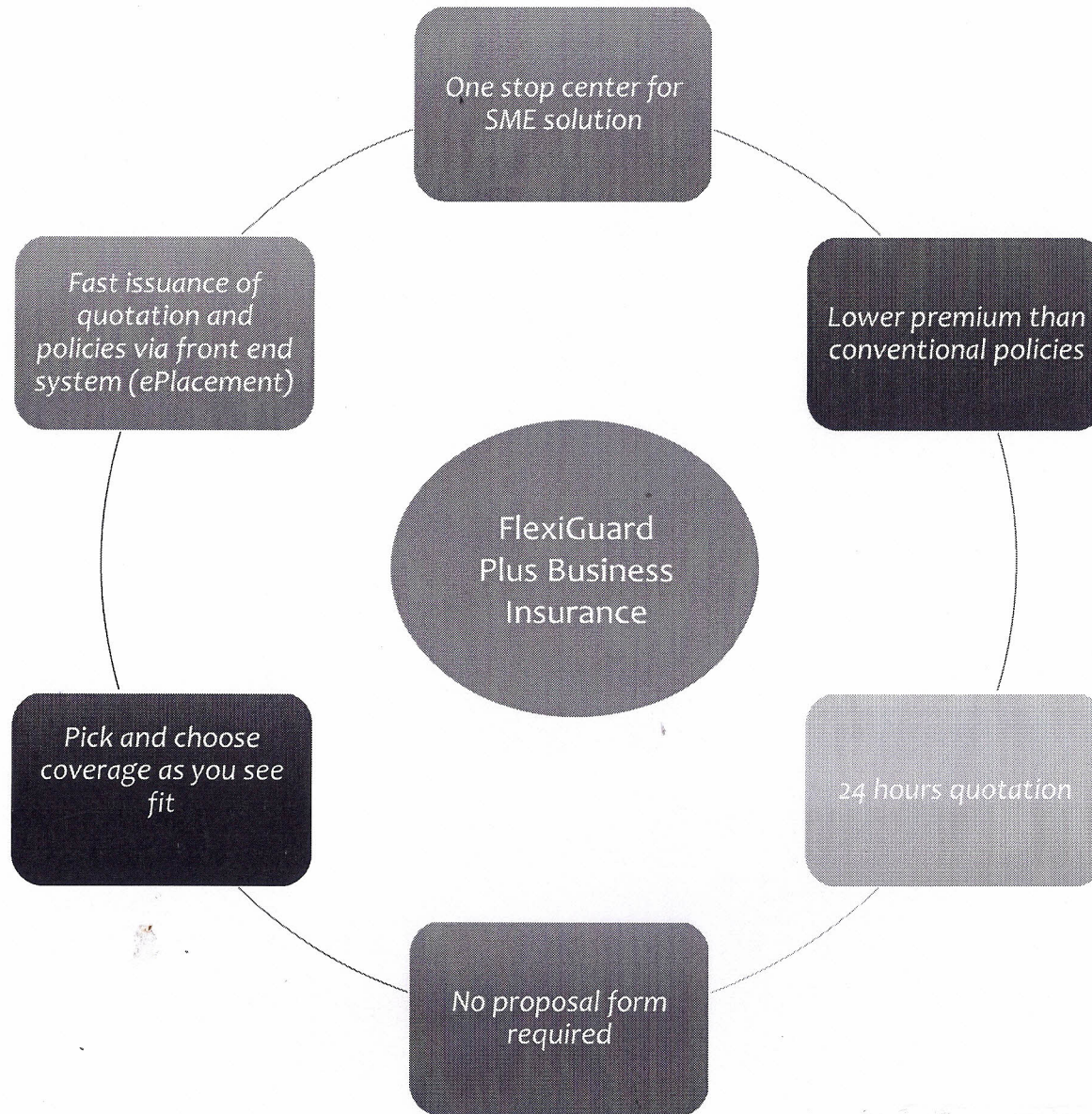


# FlexiGuard Plus Business Insurance (FlexiGuard Plus)

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# Why FlexiGuard Plus?

Flexible All-In-One Insurance plan.

Tailor-made for Small & Medium Enterprises (SME) Insurance needs.

Takes away the unnecessary worry of managing risk exposures and enables business owners to concentrate on their business growth.

Designed to be simple, affordable and covers with more than 200 occupations / risks from 8 targeted key segments ranging from Services, Retail, Entertainment, Food & Beverages and Light Industrial.

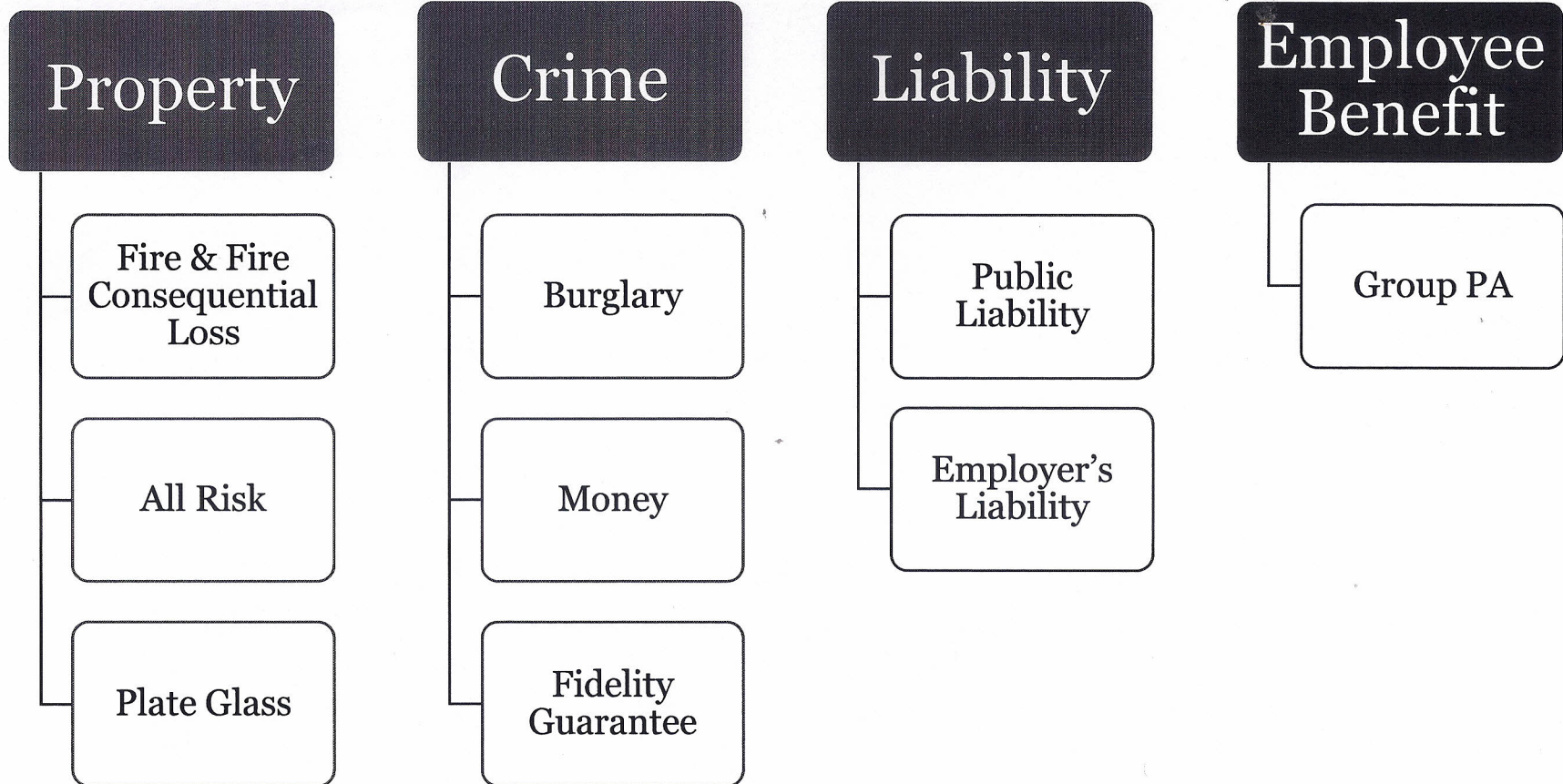
Comprehensive coverages such as Fire (property), Consequential Loss (loss of profit), All Risks, Burglary, Money, Fidelity Guarantee, Plate Glass, Public Liability, Employer's Liability and lastly Group Personal Accident (GPA).

CHUBB®

# FlexiGuard Plus is....

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*A comprehensive product with a wide range of coverages in one package, at a lower premium compared to purchasing an individual policy*



# FlexiGuard Plus - Summary of Available Covers

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## **Public Liability**

- Protection is provided for you against third party claims resulting from Bodily Injury or Property Damage which took place at your Premises.

## **Employer's Liability**

- Covers you against liabilities in the event of Bodily Injury sustained by employees due to work related accidents or disease.

## **Fidelity Guarantee**

- Insures you against loss of money and/or property due to fraud or act of dishonesty of your employee.

## **Group Personal Accident**

- Covers you against Accidental Bodily Injury which results in death and disablement.

# FlexiGuard Plus - Summary of Available Covers

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## **Fire**

- In the event of fire or lightning, your business is protected against loss of or damage to insured buildings, renovation, furniture, fixtures and fittings, machinery and equipment and stocks-in-trade. This helps you rebuild your business and gets you back up and running sooner.

## **Consequential Loss**

- Covers loss of profits due to reduction in turnover and increase in cost of working, caused by fire, lightning and explosion. This helps you to bounce back from a disaster, and ensure your profits are well protected in the event of loss.

## **All Risks**

- Equipment, plant and machinery will be protected in the event of loss or damage resulting from accidental external causes provided it is not excluded under the Policy.

# FlexiGuard Plus - Summary of Available Covers

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## **Burglary**

- Protects your goods and all properties properly locked and secured in your insured Premises against Burglary or robbery (with forcible entry).

## **Money**

- Covers your cash, bank and currency notes, cheques and money orders against Burglary or robbery whilst in transit to and from the bank, contract sites and in your insured Premises during and after business hours.

## **Plate Glass**

- We cover your signage and Glass panels against accidental breakage.