

## Proposal Form – SMECare

Please complete all sections to facilitate the processing of your application.

Statement pursuant to Section 23(5) of the Insurance Act 1966 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./UEN No.:
_____	_____
Name of Additional Proposer:	Business Registration No./UEN No.:
_____	_____
Mailing Address:	
_____	Postal Code ( )
Email:	Contact No.:
_____	_____
Nature of Business:	
_____	

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

Name	NRIC FIN No.	Date of Birth

### Details of Risk Premises

Situation of Risk:	
_____	Postal Code ( )
Name of Landlord (if to be named in Section 6 (Public Liability) of the Policy):	Ownership of Building:
_____	_____
Occupancy:	If shared, please state the nature of shared business:
_____	_____



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Name of Proposer: \_\_\_\_\_

### Selection of Plan

Period of Insurance:

From \_\_\_\_\_

To \_\_\_\_\_

Type of Plan: \_\_\_\_\_

Premiums above include prevailing GST

### Top-up Plan

Coverage	Top-up Rate	Top-up Sum Insured	Additional Premium
<input type="checkbox"/> <b>All Risks</b> Maximum S\$3,000,000	S\$21.80 for every S\$10,000	S\$	S\$
<input type="checkbox"/> <b>Consequential Loss</b> Maximum S\$500 per day	S\$10.90 for every S\$50 per day	S\$	S\$
<input type="checkbox"/> <b>Money Insurance</b>			
<input type="checkbox"/> a) In transit	S\$5.45 for every S\$500	S\$	S\$
<input type="checkbox"/> b) In premises during business hours (maximum S\$10,000)	S\$5.45 for every S\$500	S\$	S\$
<input type="checkbox"/> c) In premises after business hours (maximum S\$10,000)	S\$5.45 for every S\$500	S\$	S\$
<input type="checkbox"/> Sub-limit in locked drawers/cash registers (maximum S\$2,000)	S\$5.45 for every S\$500	S\$	S\$
<input type="checkbox"/> <b>Public Liability</b> Maximum S\$5,000,000	S\$81.75 for every S\$500,000	S\$	S\$
<input type="checkbox"/> <b>Food &amp; Beverage Extension</b> Maximum S\$150,000	S\$27.25 for every S\$50,000	S\$	S\$

### Optional Coverage

<input type="checkbox"/> <b>Fire &amp; Extraneous Perils</b> Building Only	S\$5.45 for every S\$10,000	S\$	S\$
<input type="checkbox"/> <b>Deterioration of Stock</b> Maximum S\$5,000 Any One Loss and in the aggregate	S\$32.70 + S\$32.70 per additional S\$500 insured	S\$	S\$
<input type="checkbox"/> <b>Fidelity Guarantee<sup>1</sup></b> Please declare the no. of employees to be covered below	S\$32.70 + S\$10.90 per employee	S\$	S\$
Type of Occupation	No. of Employees	Additional Premium	
		S\$	
		S\$	
		S\$	



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Name of Proposer: _____		
<input type="checkbox"/> <b>Directors and Officers Liability</b>	Only for companies with total assets less than S\$10,000,000 and without securities listed on any securities exchange	
Limit Option	Top-up Rate	Additional Premium
S\$100,000	S\$381.50	S\$
S\$150,000	S\$545.00	S\$

<sup>1</sup> This section needs to be taken up together with WIC section. Up to a maximum of 25 employees

<input type="checkbox"/> <b>Work Injury Compensation</b> (Up to a maximum of 25 employees)				S\$
Type of Occupation	Top-up Rate	No. of Employees	Annual Earnings	Additional Premium
Non-manual < S\$30,000	S\$32.70 per employee		S\$	S\$
Non-manual > S\$30,000 up to S\$75,000	S\$76.30 per employee		S\$	S\$
Manual/Driver/Delivery < S\$50,000	S\$218.00 per employee		S\$	S\$
Total Annual Premium including prevailing GST				S\$

Note: For earnings above stated amount, please refer for separate underwriting.

### 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?	
b) Are any workers involved in manual works outside insured premises other than delivery staffs?	
c) Are any workers involved in the use of 2-wheelers during and in the course of work?	
d) Do any of the persons to be insured under Personal Accident section suffer from any physical defect or infirmity?	
e) Has any insurance (for the risk proposed) been cancelled due solely or in part of a breach of premium payment warranty in the last 12 months?	

### Mode of Payment

<input type="checkbox"/> <b>AXS Online/AXS Stations</b> <sup>1</sup>	
<input type="checkbox"/> <b>Cheque</b> <sup>2</sup>	Bank: _____ Cheque No.: _____

Upon making payment, kindly email to [accountsreceivable@libertyinsurance.com.sg](mailto:accountsreceivable@libertyinsurance.com.sg) with payment details.

<sup>1</sup> Please select Liberty Insurance as billing organisation and enter the policyholder name and contact number.

<sup>2</sup> Please cross your cheque & make payable to "LIBERTY INSURANCE PTE LTD". Kindly indicate (1) Name of Proposer; (2) Contact No.; (3) Name of Product at the back of your cheque.



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Name of Proposer: \_\_\_\_\_

### 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 2019 shall be guilty of an offence and shall be liable on conviction to a fine 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 and any supporting documents to this proposal or supplied separately 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 cancelled and a pro-rata premium is to be charged for the period that the Company is on risk.

### DECLARATION

I, the Proposer, declare and warrant that:

- a) All information provided by me/us in connection with this application are true, accurate and complete
- b) I agree that this application and declaration shall be the basis of the contract between Liberty and myself
- c) I agree to accept the Company's policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto
- d) If I do not fully and faithfully give the facts as I know them or ought to know them, I may receive nothing from the policy
- e) I agree to the policy terms, exclusions and conditions as expressed in the brochure, proposal form, policy wordings and endorsements
- f) I/We have read & agreed entirely to all terms in Liberty's Data Protection Policy, available on request & also at [www.libertyinsurance.com.sg/data-protection-policy](http://www.libertyinsurance.com.sg/data-protection-policy), both now & in advance as it may be amended from time to time

### IMPORTANT NOTICE TO SUBMITTER

If you, the submitter of this form, are submitting this form for another person who is the actual Proposer; and in consideration for Liberty processing this application upon your request:

- a) You agree that you have been validly & legally authorised by the Proposer to do so; and
- b) You warrant that you have shown this entire completed document to the intended Proposer and had obtained his/her agreement to everything; and
- c) You, in your personal capacity, agree to indemnify and keep Liberty Insurance Pte Ltd indemnified against all proceedings, costs, expenses, claims, liabilities, losses or damages if any part of this Notice turns out to be false, howsoever whatsoever, on a strict liability basis, that is, even if your state of mind was unintentional, intentional, negligent, inadvertent, accidental, unknowing, etc.

\_\_\_\_\_  
Signatory of Proposer  
Company Stamp (if any)

\_\_\_\_\_  
Signatory of Witness & Company  
Stamp (if witness is Agent/Broker; or  
Name & NRIC/FIN No. (if witness is  
Employee of Insured)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

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 us ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

