

Select+

For Food & Beverage Businesses

CHUBB®



Running a Food & Beverage (F&B) business in Singapore can be challenging. With a myriad of dining options available to consumers, how do you stand out from the crowd and remain profitable at the same time?

In addition to providing high quality fare and service to your customers, you also have to worry about tight labour supply and rising costs. An accident such as a fire or theft could be disastrous for your business.

Select+® provides you with protection for various issues that might arise from your business. Choose to protect your livelihood today.

Who do we cover?

Select+ is designed to cover a wide range of F&B establishments, including:

- Restaurants and cafés
- Dining places and takeaway shops
- Food courts and food court stalls
- Coffee or ice cream shops
- Mobile food trucks or pop-up eateries
- Catering services and canteen operations and more.

What is covered?

Standard Cover

- **Property All Risks:** Coverage for accidental damage to your property arising from accidents such as leaky pipes, fire damage, smoke damage and sprinkler leakage.
- Reimbursement for lost inventory or damaged equipment in the event of a **Theft** or break-in to your business premises.
- **Daily Cash** benefit of S\$250* a day, in the event that your business is suspended from operations due to damage insured.
- 30 days coverage for **Denial of Access, Utilities, Human Infectious Disease, Vermin or Murder Suicide**
- **Loss of Rent:** Coverage of S\$10,000* for loss due to damages
- Coverage of S\$10,000* for **Money** in Transit or in Premises
- **Fidelity Guarantee:** Coverage of S\$5,000* for loss sustained as a result of an act(s) of Employee Dishonesty
- **Fixed Glass:** Coverage of S\$10,000* for damage to fixed glass

*Available with higher limits for a small additional premium.



About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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Chubb. Insured.™

Optional Selected Covers

• **Public Liability:**

Up to S\$10,000,000 coverage in the event that someone is inadvertently injured or suffers a loss as a result of your business operations.

- Includes coverage for **Food Poisoning:**

Up to S\$10,000[^] coverage in the event of Personal Injury or Property Damage arising from food and/or drinks sold or supplied by you

[^] Available with higher limits for a small additional premium.

• **Workers Injury Compensation**

- Includes **travel to and from work**

Why Chubb?

The answer is simple. At Chubb, we do not take our promises lightly. Once you are insured by Chubb, you can be assured that we will be there when you need us.

With over 60 years of experience in Singapore, Chubb is familiar with and committed to offering you and your clients a competitively-priced product that is catered to their needs.

Chubb also prides itself with its underwriting discipline. Making informed promises and setting the foundation of a sound product are what we do at Chubb. This assurance of quality, coupled with excellent customer service and efficient claims procedures, is the reason why you should choose to be insured by Chubb, one of the world's strongest, largest insurer.