



# CafeCare

Serving up the right coverage for your business



## A foolproof recipe for peace of mind

Running a Food & Beverage business requires a blend of hard work and meticulous planning. However, no amount of planning can prevent unexpected accidents that may lead to financial losses. It is every business owner's fear to ever encounter loss of or damage to property, death/injury to employees, claims from external parties and more.

### Benefits at a glance



Combines various classes of insurance under one policy



5% discount to be given if the risk location is within a shopping mall



Competitive premium terms



Chain Discount with 3 or more shops



Further discounts given for clean claims record

# Summary of Benefits | Restaurant

Description of Benefits   Restaurant	Plan A Sum	Plan B Sum	Top-up plan from Plan B	
			Top-up Rates	Max. Sum Insured Limit
<b>Section 1</b> <b>All Risks<sup>1</sup></b> (Excess: S\$300 each and every loss except for fire, lightning and burglary)	S\$75,000	S\$150,000	S\$59.95 for every S\$25,000	S\$1,000,000
<b>Section 2</b> <b>Consequential Loss</b> (Excess: 3 days by order of a public authority)	S\$20,000	S\$30,000	N.A.	N.A.
<b>Section 3</b> <b>Rental Expenses</b>	S\$20,000	S\$30,000	N.A.	N.A.
<b>Section 4</b> <b>Money Insurance</b>				
A. In transit	S\$3,000	S\$5,000	S\$6.00 for every S\$500	S\$10,000
B. In premises during business hours	S\$3,000	S\$5,000	S\$6.00 for every S\$500	S\$10,000
C. In locked safes after business hours	S\$3,000	S\$5,000	S\$6.00 for every S\$500	S\$10,000
D. In locked drawers After business hours	S\$1,000	S\$2,000	S\$6.00 for every S\$500	S\$3,000
<b>Section 5</b> <b>Personal Accident</b>	S\$50,000	S\$50,000	N.A.	N.A.
<b>Section 6</b> <b>Public Liability</b> Any one accident/unlimited Any one period  Excess: a) S\$250 each and every claim in respect of Others  b) S\$500 each and every claim in respect of Water Damages	S\$500,000	S\$1,000,000	S\$59.95 for every S\$500,000	S\$5,000,000
<b>Food &amp; Beverage Extension</b> Any one loss and in the aggregate  Sub-limit: Up to F&B Extension limit as specified in policy or S\$100,000 whichever is lower in respect of Catering Services, and takeaways	S\$50,000	S\$50,000	S\$29.98 for every S\$50,000	S\$250,000

# Summary of Benefits | Restaurant

Description of Benefits   Restaurant	Plan A Sum	Plan B Sum	Top-up plan from Plan B	
			Top-up Rates	Max. Sum Insured Limit
<b>Section 7</b> <b>Goods-in-Transit</b> Any one loss and in the aggregate	S\$5,000	S\$5,000	N.A.	N.A.
<b>Annual Premium</b>	<b>S\$407.66</b>	<b>S\$587.51</b>		

Optional Coverage   Restaurant	Sum Insured/Headcount	Top-up Rates
<b>Work Injury Compensation<sup>2</sup></b>  <b>A. Non-manual employees</b> Admin/accounts/management/ cashiers/marketing/sales  <b>B. Manual employees</b> Chefs/cooks/waiters/ waitresses/bartenders/ service staff/captains/ kitchen staff/cleaners  <b>C. Driver/Dispatch/Delivery</b>	Earning ≤ S\$30,000  Earning > S\$30,000 up to S\$75,000  Earning ≤ S\$30,000  Earning > S\$30,000 up to S\$75,000  Earning ≤ S\$50,000	S\$35.97 per employee  S\$65.95 per employee  S\$95.92 per employee  S\$131.89 per employee  S\$239.80 per employee
Please refer to separate underwriting for annual earnings above stated amount.		
<b>Fidelity Guarantee<sup>3</sup></b> Any one employee and in the aggregate	S\$2,000	S\$11.99 per employee
This section will need to be taken together with Work Injury Compensation section.		
<b>Deterioration of Stocks</b> Any one loss and in the aggregate	S\$1,000	S\$35.97 + S\$11.99 per additional S\$500 insured limit up to a maximum of S\$5,000

Premiums include prevailing GST

- <sup>1</sup> 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 any one loss and in the aggregate

- <sup>2</sup> Work Injury Compensation
- Please declare occupation, headcount and actual<sup>4</sup> annual wages per category. Actual<sup>4</sup> annual wages consists of salary (including overtime pay), bonuses and allowances excluding transport allowance

- <sup>3</sup> Fidelity Guarantee
- Please declare occupation and headcount

- <sup>4</sup> Actual annual wages per category at the inception of policy year

# Summary of Benefits | Food Stall

Description of Benefits   Food Stall	Plan A Sum	Plan B Sum	Top-up plan from Plan B	
			Top-up Rates	Max. Sum Insured Limit
<b>Section 1</b> <b>All Risks<sup>1</sup></b> (Excess: S\$300 each and every loss except for fire, lightning and burglary)	S\$15,000	S\$30,000	S\$11.99 for every S\$5,000	S\$1,000,000
<b>Section 2</b> <b>Consequential Loss</b> (Excess: 3 days by order of a public authority)	S\$5,000	S\$10,000	N.A.	N.A.
<b>Section 3</b> <b>Rental Expenses</b>	S\$5,000	S\$10,000	N.A.	N.A.
<b>Section 4</b> <b>Money Insurance</b>				
A. In transit	S\$1,000	S\$2,000	S\$6.00 for every S\$500	S\$10,000
B. In premises during business hours	S\$1,000	S\$2,000	S\$6.00 for every S\$500	S\$10,000
C. In locked safes after business hours	S\$1,000	S\$2,000	S\$6.00 for every S\$500	S\$10,000
D. In locked drawers after business hours	S\$500	S\$1,000	S\$6.00 for every S\$500	S\$3,000
<b>Section 5</b> <b>Personal Accident</b>	S\$25,000	S\$25,000	N.A.	N.A.
<b>Section 6</b> <b>Public Liability</b> Any one accident/unlimited any one period  Excess: a) S\$250 each and every claim in respect of Others  b) S\$500 each and every claim in respect of Water Damage	S\$250,000	S\$250,000	S\$35.97 for every S\$250,000	S\$5,000,000
<b>Food &amp; Beverage Extension</b> Any one loss and in the aggregate  Sub-limit S\$100,000 for Catering Services, and takeaways	S\$50,000	S\$50,000	S\$29.98 for every S\$50,000	S\$250,000

# Summary of Benefits | Food Stall

Description of Benefits   Food Stall	Plan A Sum	Plan B Sum	Top-up plan from Plan B	
			Top-up Rates	Max. Sum Insured Limit
<b>Section 7</b> <b>Goods-in-Transit</b> Any one loss and in the aggregate	S\$5,000	S\$5,000	N.A.	N.A.
<b>Annual Premium</b>	<b>S\$227.81</b>	<b>S\$347.71</b>		

Optional Coverage   Food Stall	Sum Insured/Headcount	Top-up Rates
<b>Work Injury Compensation<sup>2</sup></b>  <b>A. Non-manual employees</b> Admin/accounts/management/cashiers/marketing/sales  <b>B. Manual employees</b> Chefs/cooks/waiters/waitresses/bartenders/service staff/captains/kitchen staff/cleaners  <b>C. Driver/Dispatch/Delivery</b>	Earning ≤ S\$30,000  Earning > S\$30,000 up to S\$75,000  Earning ≤ S\$30,000  Earning > S\$30,000 up to S\$75,000  Earning ≤ S\$50,000	S\$35.97 per employee  S\$65.95 per employee  S\$95.92 per employee  S\$131.89 per employee  S\$239.80 per employee
Please refer to separate underwriting for annual earnings above stated amount.		
<b>Fidelity Guarantee<sup>3</sup></b> Any one employee and in the aggregate  This section will need to be taken together with Work Injury Compensation section.	S\$2,000	S\$11.99 per employee
<b>Deterioration of Stocks</b> Any one loss and in the aggregate	S\$1,000	S\$35.97 + S\$11.99 per additional S\$500 insured limit up to a maximum of S\$5,000

Premiums include prevailing GST

- <sup>1</sup> 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 any one loss and in the aggregate

- <sup>2</sup> Work Injury Compensation
- Please declare occupation, headcount and actual<sup>4</sup> annual wages per category. Actual<sup>4</sup> annual wages consists of salary (including overtime pay), bonuses and allowances excluding transport allowance

- <sup>3</sup> Fidelity Guarantee
- Please declare occupation and headcount

- <sup>4</sup> Actual annual wages per category at the inception of policy year

# Notes

1. Business type-definitions:
  - A. Restaurants are establishments with dining-in facilities, including outdoor refreshment area and outdoor catering service
  - B. Food stalls include food kiosks/counters and stalls:
    - I. In food courts/shopping centres (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. Co-insurance: 15% of loss in respect of Section 1
  - C. Shopping mall refers to building containing a group of retail or commercial establishment managed by a Management Corporation Strata Title (MCST) or Real Estate Investment Trust (REIT)
2. Section 1 - All Risks and Section 6 - Public Liability are extended to cover Outdoor Refreshment/Display Areas authorised 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-trade

Without allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.

4. The sum insured under 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. Goods-in-transit under Section 7 is extended to cover loss of or damage to Insured's own goods when third party logistics services are engaged. This will only apply to logistics services hired by the Insured only.
6. Shopping mall discount of 5% will be given on the base plan premium. Base plan premium includes top-up premiums, excluding premium for optional covers.
7. 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.

No. of outlets	Discount
3 - 5	10%
6 or more	15%

8. 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 the 1<sup>st</sup> renewal if no claims reported during the preceding year
  - 15% of the gross premium on the 2<sup>nd</sup> and subsequent renewals if no claims reported during the preceding 2 years
9. The covers and premiums indicated are not available for the following:

Types of trade

  - Nightclubs, discotheques, karaoke lounges
  - Pubs, bars<sup>5</sup>
  - Risks involving on-board vessels, offsite activities other than for delivery and catering services

# Notes

Types of premises/constructions

- 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

<sup>5</sup> For such services or premises, please refer to the Company.

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about CafeCare is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).

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)).