

ALLIANZ SMART SME (RETAIL)



LET YOUR RETAIL BUSINESS SERVE THE COMMUNITY

Allianz Smart SME will help you do that with peace of mind

WHY ALLIANZ SMART SME?



Money Cover^{1,3}

Be compensated in the event of loss of money due to theft whilst the money is in your Premises, or in transit to or from Your Premises.



Business Interruption Benefit

Be compensated with S\$200 per day when your business is interrupted by insured events.



Public Liability Cover¹

of S\$1,000,000, including Third Party liability caused by your advertising or neon signs.



Fidelity Guarantee²

Be compensated in the event of money or other property loss as a result of any act of fraud or dishonesty committed by an employee.



Goods in Transit³

Have your insured equipment and stock-in-trade paid for, or repaired, reinstated or replaced in the event loss or damage whilst in transit.



Contents & Stocks Cover¹

Be covered for accidental loss or damage to your property including glass arising from accidents such as fire, smoke damage and sprinkler leakage.



Double Limit⁴

Choose to Double the Sum Insured limits for greater peace of mind.

¹Sub-limits apply.

²Available in Extra plan only.

³Available in Plus and Extra plans only.

⁴Excluding the All Risks (Contents and Stocks) and Emergency Assistance benefits.

The exact terms and conditions to all benefits mentioned above are stated in the Policy Wording.

COVERAGE / BENEFITS SCHEDULE

PLAN & COVERAGE	COMFORT	PLUS	EXTRA
All Risks (Contents and Stocks)¹ Min Sum Insured = S\$75,000 Max. Sum Insured = S\$2,000,000	✓	✓	✓
Business Interruption S\$200 per day up to 200 days	✓	✓	✓
Public Liability¹ Sum Insured = S\$1,000,000	✓	✓	✓
Money¹ Sum Insured = S\$10,000		✓	✓
Goods In Transit Sum Insured = S\$5,000		✓	✓
Glass Breakage and Signs Sum Insured = S\$10,000		✓	✓
Electronic Equipment Sum Insured = \$20,000		✓	✓
Fidelity Guarantee Sum Insured = S\$5,000			✓
Personal Accident Sum Insured = S\$50,000 per employee; up to 10 Employees			✓
Machinery Breakdown Sum Insured = S\$20,000			✓
OPTIONAL COVER WITH ADDITIONAL PREMIUM			
Double Limit Double the Sum Insured limits to the above Benefits (excluding the Content All Risk and Emergency Assistance benefits)	✓	✓	✓
Fire And Other Perils (Building) Min. Sum Insured = S\$75,000 Max. Sum Insured = S\$2,000,000	✓	✓	✓
Work Injury Compensation up to 25 employees including owner	✓	✓	✓

¹ Sub-limits apply. The exact terms, exclusions and conditions are set out in the Policy Wording.

IMPORTANT NOTES

1. Allianz Smart SME Policy is underwritten by Allianz Insurance Singapore Pte. Ltd. (Allianz).
2. Allianz Smart SME is for Singapore companies with up to 25 employees including the business owner.
3. This information is for reference only and is not an offer for subscription of any insurance product. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy Wording. You may find the Policy Wording in www.allianz.sg
4. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your financial expectations or needs.
5. The Policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the Policy, the terms of the Policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the Policy Wording or contact Allianz.
6. Workman Injury Compensation Insurance 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 visit the GIA or the SDIC websites (www.gia.org.sg or www.sdic.org.sg).
7. This advertisement has not been reviewed by the Monetary Authority of Singapore.
8. Information is correct as at April 2023.

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