

# Our Solution to Your Risks

## - QBE Dental Business Package

Customisable & Curated for you  
(Dental Clinics)

### **Protecting Business Assets**

- 1) Loss/Damage of Machinery/Contents/Stocks including Machinery Breakdown (\*Property All Risks/Machinery Breakdown)
- 2) Loss of \*Money

### **Protecting Profits**

- 1) Compensation/costs legally liable to pay to third party (\*Public Liability)
- 2) Loss of profits due to \*Business Interruption following Property Damage.

### **Protecting Employees**

- 1) Bodily Injury/Death as per ACT/Common Law (\*WICA)

## Dental Package Annual Premium

**S\$ 495 + GST**  
(S\$460 + GST without Money Section)

Subject to

- nil claims in the last 3 years
- Located in fire resistive construction/age <22 years/premises with hose reels & extinguisher
- Turnover up to S\$3m
- No violation of Workplace Safety & Health Act in last 2 years

### **Property All Risks**

S\$200k with Machinery Breakdown S\$50k  
\*Property Excess: S\$250 any one occurrence

### **Business Interruption**

S\$750 per day, 14weeks  
\*Excess: Nil

### **Public Liability**

S\$1m any one occurrence, Unlimited any one period  
\*Excess: Nil

### **WICA**

Up to \$200k non-manual wages, regardless of headcounts. Medical Expenses S\$300k & S\$15M Common Law

### **Money**

S\$5k in Premises  
S\$5k in Transit  
\*Excess: Nil

Customisation available

# Dental Package Customisation

## Dental Package Annual Premium

**S\$ 495 + GST**  
(S\$460 + GST without Money Section)

### Subject to

- nil claims in the last 3 years
- Located in fire resistive construction/age <22 years/premises with hose reels & extinguisher
- Turnover up to S\$3m
- No violation of Workplace Safety & Health Act in last 2 years

### Property All Risks

S\$200k with Machinery Breakdown S\$50k  
\*Property Excess: S\$250 any one occurrence

Topup at 0.07%  
(Eg: S\$100k at S\$70 premium)

### Business Interruption

S\$750 per day, 14weeks  
\*Excess: Nil

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### Public Liability

S\$1m any one occurrence, Unlimited any one period  
\*Excess: Nil

Top up to S\$3m – S\$55 + GST  
Top up to S\$5m – S\$65 + GST

### WICA

Up to \$200k non-manual wages, regardless of headcounts. Medical Expenses S\$300k & S\$15M Common Law

Top up for Non-manual – 0.08%  
(Eg: S\$100k at S\$80 premium)

### Money

S\$5k in Premises  
S\$5k in Transit  
\*Excess: Nil

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