



Spectra™
Light Industrial

The logo features the word "Spectra" in a large, elegant, black script font with a trademark symbol. Below it, "Light Industrial" is written in a smaller, black, sans-serif font. The logo is positioned within a dark blue rounded rectangle in the upper right corner of a collage of white icons. The collage includes a robotic gripper, a clipboard with a checklist, a magnifying glass over a factory floor plan, a shelf with boxes, a scale, a pallet, a hand truck, a forklift, a barcode scanner, a mobile phone, a printer, a scale with "kg", a wrench, a screwdriver, a checklist with checkmarks, a conveyor belt, a person operating a machine, a box with a barcode, and various other industrial symbols.

**Comprehensive
coverage**
for businesses in
light manufacturing,
assembly and storage

Light Industrial Plan is specially designed for businesses involved in the manufacturing and assembly of goods and/or storage of own goods in a light industrial building designated as such by the Building and Construction Authority (BCA).

Excluded trade involving the use of any of the following operations:

- Explosives
- Furnace and kiln
- Hot works
- Spray painting
- Stamping
- Steel and/or aluminium fabrication
- Woodworking

Excluded businesses and/or trade:

- Battery and tyres workshops
- Containers and/or paper board boxes
- Computers
- Foams and plastics
- Food and Beverage
- Flammable and hazardous products
- Garments and textiles
- Gases and chemicals
- Joss sticks and paper
- Printing and publishing
- Precious metals and gems
- Motor workshops
- Mobile phones, tablets and accessories

This plan does not cover risks:

- Involving manual work outside of Insured's own premises except for the purpose of delivery of goods only
- Outside of Singapore with exception of the Personal Accident section
- Premises not of brick/tile/concrete construction and/or with property kept in open or without perimeter fence and/or security

SPECIAL FEATURES

- 10% No Claim Discount off the renewal premium if there is no claim during the preceding 12 months.
- A one-time 10% Chain Discount off the first premium if 3 or more chain outlets are insured under Spectra.

MAJOR HIGHLIGHTS

All Risks

- Plate Glass Cover up to 5% of the Sum Insured.
- Full Theft Cover up to S\$50,000.

Consequential Loss

- Amount of daily benefit payable up to a maximum period of 120 days in the event of interruption or interference to your business as a result of the closure of the whole premises resulting from loss or damage covered under Section 1.

Money

- Damage to locked drawers/safes/cash registers due to theft or attempted theft up to S\$500.
- Automatic Increase in Sum Insured by 50% up to S\$5,000 for 3 days running consecutively and immediately following Chinese New Year, Hari Raya Puasa, Deepavali and Christmas Day.
- Personal Accident (Assault) Cover for 2 employees at S\$10,000 each.

Personal Accident (Death/Permanent Disablement)

- Coverage for you as well as the life of your employees of Class 1 Occupation and includes medical expenses (incurred as a result of an accident).
- Class 1 Occupation refers to Persons engaged in indoor and non-manual work in non-hazardous places.

Public Liability

Legal liability for third party property damage and/or bodily injury caused by/arising from:

- Deleterious matter in food and drinks or utensils supplied by you at your premises up to S\$250,000.
- Neon/advertising signs owned by you up to S\$100,000.
- Director(s) or non-manual executive(s) travelling on commercial visits anywhere in the world in connection with your business.

Goods In Transit

- Loss of or damage to insured property caused by any fire or explosion, overturning or derailment of land conveyance, collision or contact of conveyance with any external object whilst in the course of transit by any vehicle owned by or hired by you up to S\$2,000.

Work Injury Compensation (OPTIONAL COVER)

- Coverage for work-related injuries and occupational diseases sustained by your employees in their course of work in line with the statutory requirements under the Work Injury Compensation Act (WICA) as well as your liability under Common Law up to S\$10,000,000.
- This section is rated as an optional cover based on estimated annual wages to be declared and is subject to completion of the Company's standard Work Injury Compensation Insurance (WICI) Proposal Form before cover commences. Please contact your servicing intermediary or our office for a copy of the WICI Proposal Form.

Basic Cover (S\$)	Basic Sum Insured/Limit	Top-Up Sum Insured/Life (Maximum Top-Up)	Top-Up Rate (inclusive of GST)	Top-Up Premium (inclusive of GST)
1 All Risks (Excess: 1% of loss min \$500 each and every loss except fire, lightning & explosion) - Plate Glass Cover up to 5% of Sum Insured - Full Theft Cover up to \$50,000	\$200,000	\$ _____ (Up to \$800,000)	0.2675%	\$ _____
2 Consequential Loss (Up to 120 days)	\$200 per day	\$ _____ per day (Up to \$300 per day)	<input type="checkbox"/> \$21.40 per \$50 <input type="checkbox"/> \$85.60 per \$200 <input type="checkbox"/> \$42.80 per \$100 <input type="checkbox"/> \$107.00 per \$250 <input type="checkbox"/> \$64.20 per \$150 <input type="checkbox"/> \$128.40 per \$300	\$ _____
3 Money (a) Money in Transit (b) Money in Premises (Up to limit of \$3,000 in locked drawers/cabinets/cash registers after business hours) (c) Money in proprietor's/partner's/director's residence kept in locked drawers/safes after business hours	\$5,000 \$5,000 \$500	\$ _____ (Up to \$7,000) \$ _____ (Up to \$7,000) N.A.	0.3745% 0.3745% N.A.	\$ _____ \$ _____ N.A.
4 Personal Accident On the life of named proprietor/partner(s)/director(s) including employee(s) of Class 1 Occupation (a) Death/Permanent Disablement (b) Accidental Medical Expenses	Up to 2 persons \$50,000 each \$500 each	Additional _____ person(s)	\$53.50 per person	\$ _____
5 Public Liability	\$1,000,000	\$ _____ (Up to \$2,000,000)	<input type="checkbox"/> \$107.00 per \$500,000 <input type="checkbox"/> \$321.00 per \$1,500,000 <input type="checkbox"/> \$214.00 per \$1,000,000 <input type="checkbox"/> \$428.00 per \$2,000,000	\$ _____
6 Goods-In-Transit	\$2,000	N.A.	N.A.	N.A.
7 Legal Expenses (Including reimbursement of legal expenses in respect of Personal Data Protection Act)	\$2,000	N.A.	N.A.	N.A.
(A) Basic Cover Premium (inclusive of GST)	\$620.60		(B) Total Top-Up Premium (inclusive of GST)	\$ _____

Optional Cover (S\$)	Category	Sum Insured	Rate (inclusive of GST)	Additional Premium (inclusive of GST)
8 Fire & Extraneous Perils on Building		\$ _____ (Up to \$3,000,000)	0.0749%	\$ _____
9 Fidelity Guarantee (Limit: \$5,000 any one occurrence and in the aggregate)		No. of employee(s) _____ (Up to 15 employees)	\$32.10 per employee	\$ _____
10 Work Injury Compensation Cover subject to:- - Total annual wages not exceeding \$500,000. - Minimum premium of \$32.10. Please complete the Work Injury Compensation Insurance proposal form which can be downloaded from our website at tenetsompo.com.sg.	Admin/Management Sales/Purchasing Driver/Despatch/Manual Staff	Headcount Est. Annual Wages ** _____ \$ _____ _____ \$ _____ _____ \$ _____	0.0749% 0.2675% 1.0700%	\$ _____ \$ _____ \$ _____

**** Definition of Annual Wages**

The annual wages, salaries and other monetary earnings must consist of the normal wages, food and housing allowances, overtime payments, bonuses and annual wages supplements but excluding travelling allowances and employers' CPF contributions.

All sums insured are to be rounded up to the nearest thousand.

PREMIUMS ARE ON A PER LOCATION BASIS UNLESS UNITS ARE ADJOINING.

(C) Total Optional Cover Premium (inclusive of GST)
Premium Payable (inclusive of GST): A + B + C

\$ _____
\$ _____

Intermediary's Name/Code: _____

IMPORTANT NOTICE

- Statement Pursuant to Section 25(5) Cap 142 of the Insurance Act
You are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company within the period specified in the Premium Payment Warranty applied to the Policy, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this application is accepted.

The Proposer

Name: _____

ROC/UEN*: _____

* Unique Entity Number

Address: _____

Tel No.: _____ Fax No.: _____ Email: _____

Business/Trade: _____

Period of Insurance: From _____ To _____

Location of Risk: _____

Information on Premises

If the answer is 'No' to any of the following, please refer to the Company:-

Is the Insured premises constructed of brick, tile, concrete or other incombustible material? Yes No

Is the Insured premises solely occupied by you? Yes No

If shared with others, please state their business: _____

Fire Preventive Systems of Premises (If you do not have any of the following, please refer to the Company)

- Fire Alarm System Sprinkler System
- Fire Extinguisher Fire Hose Reel
- Others (Please give details) _____

Security Systems of Premises (If you do not have any of the following, please refer to the Company)

- CCTV Burglary Alarm System
- Grilled Windows/Doors 24-hr Security Guard
- Others (Please give details) _____

Other Information

Please give details in the space provided if the answer is 'Yes'.

a. Does any financial institution have any interest in the property insured? Yes No

b. Does any of the lives to be insured against Personal Accident suffer from any physical defect or infirmity or engaged in any work/activity of a hazardous nature? Yes No

c. Are your employees involved in work of a hazardous nature or usage of hazardous machinery? Yes No

d. Have you ever suffered loss, damage and/or liability relating to the risk during the past 3 years you now wish to insure against? Yes No

e. In respect of risk to be insured, has any previous insurer refused to give cover, renew or imposed any special terms? Yes No

Personal Accident

Please provide details of the proprietor/partner(s)/director(s)/employee(s) of Class 1 Occupation insured under Personal Accident section.

No. of Person(s): _____

1. Name (Mr/Mrs/Ms/Mdm/Dr): _____

Date of Birth: _____ NRIC/Passport No.: _____

Nationality: _____ Occupation: _____

2. Name (Mr/Mrs/Ms/Mdm/Dr): _____

Date of Birth: _____ NRIC/Passport No.: _____

Nationality: _____ Occupation: _____

3. Name (Mr/Mrs/Ms/Mdm/Dr): _____

Date of Birth: _____ NRIC/Passport No.: _____

Nationality: _____ Occupation: _____

Fidelity Guarantee

Please provide details of the employee(s) insured under Fidelity Guarantee section.

No. of Employee(s): _____

1. Name (Mr/Mrs/Ms/Mdm/Dr): _____ Date of Birth: _____

Designation: _____ NRIC/Passport No.: _____

2. Name (Mr/Mrs/Ms/Mdm/Dr): _____ Date of Birth: _____

Designation: _____ NRIC/Passport No.: _____

3. Name (Mr/Mrs/Ms/Mdm/Dr): _____ Date of Birth: _____

Designation: _____ NRIC/Passport No.: _____

Declaration

I/We declare to the best of my/our knowledge and belief that:

- All the answers given to this Proposal Form are true
- All the material factors affecting the assessment of the risks have been disclosed

I/We declare I/we fully understand and agree that benefits under Section 4 (Personal Accident) of this policy will only be payable upon an accident occurring.

I/We declare I/we fully understand that the cover provided herein is subject to the condition precedent that:

- (a) I/We never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) If I/we had breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy have been fully paid; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is hereby provided.

I/We agree that this Proposal and Declaration shall be the basis of the contract between me/us and Sompo Insurance Singapore Pte. Ltd. ("Sompo") and shall be deemed to be incorporated in such contract, subject to the terms and conditions of the Policy. No insurance will be in force until this Proposal has been accepted by Sompo.

I/We undertake to advise Sompo of any alteration to the risks proposed and to exercise all ordinary and reasonable precautions for the safety of the property insured.

I/We acknowledge and agree (in case of corporate policy, I/we represent that I/we have obtained the consent of the individuals in relation to this policy) that Sompo may collect, use, disclose and/or process my/our personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Sompo's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to Sompo's business partners, intermediaries, third party service providers and industry associations. Sompo's Privacy Policy can be found at sompo.com.sg.

I/We consent to receive marketing and promotional information from Sompo (e.g. via email, mail, SMS, etc.). I/We understand that I/we can withdraw or manage my/our consent to receive marketing and promotional information at sompo.com.sg.

I am/We are aware of and agree to abide by the Policy terms, conditions and exclusions and confirm that the information given in this application/form is true, accurate and complete.

If this Proposal has not been completed by me/us personally, I/we declare that I/we have read the completed form and accept full responsibility for the answers.

Date: _____ Signature/Company Stamp: _____

Payment Instruction

PLEASE CHARGE S\$ _____ TO MY VISA/MASTER CARD. (Please delete where appropriate)

CARD NO: ■■■■■■ - ■■■■■■ - ■■■■■■ - ■■■■■■ EXPIRY DATE: ■■ - ■■

I/WE ENCLOSED A CHEQUE (NO. _____) for S\$ _____

Please attach a list if there is insufficient space for details.

crossed and made payable to **Sompo Insurance Singapore Pte. Ltd.**

ABOUT SOMPO

Sompo is a member of SOMPO HOLDINGS, a trusted and established insurance and risk solutions provider in Japan for over a century. Today, SOMPO HOLDINGS serves its customers in more than 30 countries and regions.

Since 1989, Sompo has been providing companies and individuals with premium yet affordable insurance in Singapore.

At the heart of what we do is our commitment to deliver our best service to our customers. More than just providing comprehensive coverage, we aim to be our customers' trusted partner when it comes to protecting what they value and treasure most. Because, above all, their well-being is what we collectively work for.

Important Note

- This product write-up is not a contract of insurance. Full details of the terms, conditions and exclusions are provided in the Policy. Please visit sompo.com.sg for a specimen copy of the Policy Wording.
- 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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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