

You can trust our local knowledge to protect your business and your reputation



Maintain your peace of mind.

AIG's expertise helps protect beauty and hair salons, manicure and pedicure shops, as well as weight loss and slimming centres across Singapore. Let us help protect you and your business.

At AIG, we recognise that insuring your business goes beyond replacing your physical assets when things go wrong. It's about protecting your cashflow, your assets and even your reputation in the eyes of your customers.

Our insurance package for small businesses offers great value and one of the broadest definitions of cover available in Singapore today. And we've now built on the standard policy to create protection designed especially for businesses delivering beauty and personal care services to clients.

AIG's SME Beauty Pack offers most of the covers which you would expect from a market leader:

- **Accidental damage** to your property from leaky pipes to fire damage, and from smoke damage to sprinkler leakage
- **Public liability cover of up to S\$10 million** in the event that someone is inadvertently injured or suffers a loss as a result of your business operations

- In the event of a theft or break-in to your business premises, **we'll reimburse you** for lost stock or damaged equipment
- We insure **your physical cash** while it's on site

In addition to these standard covers, our SME Beauty Pack goes further:

- Protects you against **injury to clients** resulting from mistakes in treatments
- **Meets your legal obligations** to provide work injury compensation for your staff
- Looks after your **immediate cash needs** in the event of an insured interruption to your business, which offers you up to S\$750 per day

Above all, we'll help you get back on your feet quickly in the event of an incident. We recognise that recovering from a shock after the incident isn't just about receiving a cheque.



Bring on tomorrow

SME Beauty Pack

Give your business
the protection it
deserves



Dedicated to helping you



Fast response when you need help



Direct access to your advisor



Swift payment of approved claims

Local experience and global scale to help you



Ease of doing business by choosing from our range of standard packages or customising your own



One of the **leading small business insurers** in Singapore



One of the **largest auto and home insurers** in Singapore, with a presence since 1953



One of the **largest global insurers** who's always here when you need us

Is this policy right for you?

Our SME Beauty Pack is designed to cover a wide range of beauty and treatment establishments, including:

- Beauty and hair salons
- Spas and foot reflexology clinics
- Weight loss and slimming centres
- Manicure and pedicure parlours
- Make-up services in shopping malls

We cover more than 200 different types of business in Singapore. If your business isn't listed above, please get in touch with us and we will help you out.

We're here when you need us

Our claims team works quickly to support you in your time of need. We have a network of suppliers and contractors who can respond swiftly to emergencies- from plumbers who control water damage to electricians who make your premises safe.

We pay out over S\$200 million to customers in Singapore every year, giving us vast experience in managing your claim and helping get you back on your feet as quickly as possible.

Get in touch!

To learn more, contact your local agents or visit us at www.aig.com.sg/sme

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This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).

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