

Coverage at a glance

Optional Covers

Work Injury Compensation

Protects against any liability under work injury compensation act or at common law to compensate employees for death or bodily injury due to an accident in the course of employment.

Fidelity Guarantee

Insures against loss of money and/or property due to fraud or dishonesty of employees.

Inland Transit

Covers loss of or damage to goods whilst in transit by land conveyance.

Group Personal Accident

Provides 24-hour worldwide protection for employees against injuries, death or permanent disabilities arising from an accident. Coverage includes Terrorism Extension.

We agree that any information collected or held by AIG Asia Pacific Insurance Pte. Ltd. ("AIG")(whether contained in the Application or individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to this Application, any Policy issued and to provide advice or information concerning products and services which AIG believes may be of interest to us, and to communicate with us for any purposes.

Unrivaled claims handling

AIG has everything it takes to settle claims quickly and efficiently. The AIG claims team numbers more than 10,000 professionals and specialists working from 345 offices in more than 160 countries and jurisdictions around the world. In addition to possessing local, first-hand knowledge of risks, policy forms, business practices, and legal and regulatory issues, every member of this team is supported by a broad range of resources such as medical management services, litigation management services, investigative services, recovery/subrogation services, and engineering loss prevention services.

AIG handles millions of claims every year. We hope you never have to experience an event that requires you to submit a claim, but if you do our experience and dedicated resources will ensure fast efficient and consistent claims handling, effective account stewardship and winning claims strategies.

Financial strength

AIG also has the financial muscle to meet its claims commitments. The financial strength of our insurers means that you will be able to count on AIG to settle your claims for years and decades to come.



American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

[For enquiries, please contact your agent/broker or call us at 6419 3000.](#)

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Agent/Broker's Stamp

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this Proposal Form is accepted by the company in accordance to the Policy terms and conditions.

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).



Bring on tomorrow

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Coverage for Corporate and Business Enterprises



SME Business Insurance



SME Business insurance

Insure your Business. Pick Coverages that Suit your Needs.

Managing corporate and business risk is more difficult than ever these days. Wherever and whenever business is conducted, the possibility of accident, injury, plant damage, machine breakdown, crime or negligence is never far away. Just identifying all the issues that might impact the people and assets of your business can be a major task. Unfortunately, all the planning and care in the world won't make your operations completely safe from risk. After identifying and measuring your risk exposures, you can mitigate these risks by transferring them to us. Our power and strength will be on your side.

A simple flexible solution

There are literally millions of businesses in Asia and every one of them faces a unique combination of risks. That's why AIG offers SME Business Insurance. AIG SME Business Insurance provides a wide range of insurance coverage options from a one-man operation to a major manufacturer.

Because business conditions are constantly changing, AIG SME Business Insurance is also flexible. As your needs evolve, so do our solutions.

Fast and easy

Acquiring AIG SME Business Insurance protection for your business is fast and easy.

Simply select the coverages you need from a comprehensive menu of insurance coverages that are available.

Foreseen dangers

Your business is exposed to many risks every day. Fortunately, most of these risks are insurable. The chart below illustrates the most commonly requested coverage. AIG offers an attractive insurance solution for each exposure.



Your Operations

- Property All Risks / Fire and Extraneous Perils
- Business Interruption
- Money
- Burglary
- Electronic Equipment
- Machinery Breakdown and Loss of Profits following Machinery Breakdown
- Inland Transit



Guests/Neighbours

- Liability

Employees

- Work Injury Compensation
- Fidelity Guarantee
- Group Personal Accident



Others

- Products Liability

SME Business insurance

Wide range coverage for corporate and business enterprises

Coverage at a glance

Standard Cover

Property All Risks

Comprehensive cover which safeguards property against any accidental physical loss or damage resulting from a cause not specifically excluded. (Burglary and Full Theft are extended under this cover.)

Fire and Extraneous Perils

Covers property against physical loss of or damage caused by fire and/or lightning, explosion, aircraft damage, bursting and overflowing of water pipes, earthquake, windstorm, volcanic eruption, hurricane, cyclone, typhoon, malicious damage, riot and strike, smoke, vehicle impact damage and other insured perils.

Flood cover can be included as an extension under Property All Risks & Fire and Extraneous Perils.

Optional Covers

Business Interruption

Protects against loss of profits or revenue as a result of interruption in operations due to the insured damage to your property.

Burglary

Covers against loss of or damage to property or premises caused by theft or attempted theft.

Electronic Equipment:

- Material Damage**
Covers accidental physical loss of or damage to electronic equipment resulting from a cause not specifically excluded.
- External Data Media**
Covers expenses incurred for replacing external data media and re-recording of such information.
- Increased cost of working**
Covers additional expenditure incurred for the use of alternative electronic equipment during the indemnity period.

Coverage at a glance

Optional Covers

Machinery Breakdown and Loss of Profits following Machinery Breakdown

Covers plant and machinery for any sudden and unforeseen physical loss or damage as well as any faulty design to plant and machinery not known. Loss of profits due to such interruption is also covered.

Plate Glass

Insures against breakage of plate glass as well as the costs and expenses of shoring and propping of the damaged portion(s) of the insured property. This cover can be extended under Fire and Extraneous Perils."

Money

Covers against loss of money and/or securities kept within the insured premise or while whilst in transit.

Public Liability

Protects against legal liability to third parties for accidental bodily injury or accidental property damage arising out of business of the insured.

Products Liability

Protects against legal liability to third parties for bodily injury or property damage caused by defective products supplied by the insured.

This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy, a copy of which is available upon request.