# QBE Dental Clinic Business Insurance

In conjunction with the College of General Dental Practitioner (CGDP) Singapore



## Customisable cover tailored to your industry

We understand every business is different and we acknowledge that dental equipment are important tools required for your practice. QBE Dental Clinic Package is customisable and curated to tailor your cover to suit your industry.

Our dental clinic package will grant you the peace of mind that such equipment are appropriately covered for sudden and unforeseen physical loss or damages. Rest assured knowing that we have your business needs covered so that you can focus on what matters most – your patients and your business.

### Protecting Business Assets

- Loss/Damage of Machinery/Contents/Stocks (including Machinery Breakdown)
- Loss of Money

### Protecting Profits

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

### Protecting Employees

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

## What does it cover?

Our flexible insurance coverage protects key risks for your business and covers the following:

i. Business Assets (Including Machinery Breakdown)
ii. Profits Protection
iii. Employees Compensation

## Dental Package

**Annual Premium S$539.55 w/GST**
(S$501.40 w/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 and extinguisher
- Turnover up to S$3,000,000
- No violation of Workplace Safety & Health Act in last 2 years

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| **Property All Risks** | S$200k with Machinery Breakdown S$50k<br>Excess: S$250 any one occurrence | Top up at 0.06%<br>(Eg: S$100k at S$60 premium) |
| **Business Interruption** | S$750 per day, 14weeks<br>Excess: Nil | |
| **Public Liability** | S$1m any one occurrence,<br>Unlimited any one period<br>Excess: Nil | Top up to S$3m<br>– S$59.86 w/GST<br>Top up to S$5m<br>– S$69.94 w/GST |
| **WICA** | Up to $200k non-manual wages, regardless of headcounts. Medical Expenses S$300k & S$15M Common Law | Top up for<br>Non-manual – 0.08%<br>(Eg: S$100k at S$80 premium) |
| **Money** | S$5k in Premises<br>S$5k in Transit<br>Excess: Nil | |

Delivering quality product and superior service to better serve the needs of the members of the College of General Dental Practitioners

Underwritten by: QBE Insurance (Singapore) Pte Ltd

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