

# SECURE YOUR BUSINESS



Running a business and making it successful comes with multiple risks – risks which are different for each organization. BizSecure, designed by Marsh, offers comprehensive insurance options for your business. It makes managing your business' unique risks both simple and effective.



## PROPERTY DAMAGE\*\*

Covers accidental physical loss or damage.



## BUSINESS INTERRUPTION\*#

Covers losses as a result of an interruption to your business caused by an insured event under Property Damage.



## COMPUTER/ELECTRONIC EQUIPMENT

Covers losses as a result of material damage, the costs of reinstatement of data, and other additional expenses.



## MONEY

Covers loss of money kept on your premises or in transit within Singapore including loss from an unattended vehicle. It also covers loss arising from fraud or forgery by customers producing counterfeits.



## FIDELITY GUARANTEE#

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

\*If you purchase these covers you will automatically receive cover for Money, Fidelity Guarantee, Electronic Equipment, Machinery Breakdown and Machinery Breakdown Business Interruption up to certain amounts.



## WORK INJURY COMPENSATION

Covers compensation to your employees in the event of bodily injury, illness, disease, or death caused by accident arising out of, and in the course of, employment.



## PUBLIC LIABILITY

Covers your legal liability, costs, and expenses against third parties in respect of accidental bodily injury and/or accidental damage to property.

The following items, are included as carve-back coverage:

- Leased staff premises
- Liability in respect of tenancy agreement
- Property in the care, custody and control of the policy-holder
- Work away risks
- Construction, demolition, alteration and additional works

#Cover includes any reasonable professional fees paid to claims preparers and other reasonable expenses incurred for the preparation, presentation and negotiation of claims and proving loss.

## PRODUCT BENEFITS

**Broad Terms and Conditions**  
BizSecure's terms would be difficult to obtain if negotiating on an individual basis.

### Competitive Pricing

**Quick and Easy**  
Insurance can be effected quickly, and claims are settled promptly

**Trustworthy Insurers**  
BizSecure is underwritten by a panel of reputable, reliable, and experienced insurers, familiar with the local market, laws, and regulations.

**Availability**  
This flexible insurance is available to businesses in a broad range of industries.

*An exclusive solution that addresses all your business needs.*



To discuss how Marsh's BizSecure package can protect your business, please contact:

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## WHY CHOOSE MARSH?

Our scale, industry experience, and networks, ensure you have access to the most robust and appropriate insurance that provides all the protection your business needs, at an affordable price.



We concentrate on **understanding the risks your business faces.**



We work on your behalf to **build exclusive solutions that offer genuine protection for your business.**



We can help you **put strategies in place to reduce your risk exposures.**



We work with you to **minimize your insurance premiums** and maximize your policy value.



We provide **personalized support to respond quickly** to your evolving needs.



Our dedicated claims staff can offer **advice on claims management.**



MARSH IS A **GLOBAL LEADER IN INSURANCE BROKING AND INNOVATIVE RISK MANAGEMENT SOLUTIONS.**

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