



SME Commercial Legal Expense Insurance
Instant application form



IMPORTANT NOTICE:

This offer is designed to only cover singular entity with total annual revenue not exceeding S\$20,000,000. Coverage under this offer do not extend to cover any subsidiary or associated entity.

SECTION 1: POLICY COVERAGE AND PREMIUM TABLE

(Figures listed below are in Singapore Dollars)

LIMIT OF LIABILITY		\$500,000 Any one claim and in the aggregate	
Coverage	Sub limit	Excess	
A. Commercial Contract Disputes	Full Limit	\$1,000 Any One Claim	
B. Criminal Prosecution	Full Limit	\$1,000 Any One Claim	
C. Employment Disputes	Full Limit	\$1,000 Any One Claim	
D. Property Disputes	Full Limit	\$1,000 Any One Claim	
E. Data Protection	Full Limit	\$1,000 Any One Claim	
F. Statutory License	Full Limit	\$1,000 Any One Claim	
G. Employee's Breach of Restrictive Covenants	Full Limit	\$1,000 Any One Claim	

POLICY CONDITIONS	
Territorial Limitation	Singapore Only
Coinsurance	Nil any one claim
Minimum Sum in Dispute	Section A: \$10,000 All other sections: Not Applicable
Underwriter	Underwritten by Delta Underwriting on behalf of Antares Lloyd's Syndicate 1274

PREMIUM TABLE		
Revenue (based on past 12 months revenue)	Premium (excludes prevailing GST)	Please tick option (based on your revenue band)
Up to \$1m	\$1,700	<input type="radio"/>
\$1m to \$3m	\$2,400	<input type="radio"/>
\$3m to \$6m	\$3,200	<input type="radio"/>
\$6m to \$10m	\$4,200	<input type="radio"/>
\$10m to \$15m	\$6,000	<input type="radio"/>
\$15m to \$20m	\$7,300	<input type="radio"/>

Value-Added Coverage

AUTOMATIC FAMILY LEGAL EXPENSE INSURANCE (FLEI)

Covers 3 nominated individuals of your business for personal legal expense brought by or against them from Consumer Contract Disputes, Criminal Prosecution, Employment Disputes, Property Disputes, and Personal Injury.

- Sub-limit of \$50,000 in respect of this cover for each nominated individual
- Nil policy excess and Nil co-insurance applies in respect of this cover
- Minimum sum in dispute of \$10,000 for Consumer Contract Disputes
- Territorial limitation is Singapore in respect of this cover
- A separate policy schedule and policy wording will be issued to reflect this cover
- This cover is underwritten by Delta Underwriting on behalf of Antares Lloyd's Syndicate 1274

AUTOMATIC PERSONAL CYBER PROTECTION INSURANCE (PerCy)

Covers 3 nominated individuals (similar nominees under FLEI) of your business for personal cyber protection from unauthorised online transactions cover and Mobile Banking Protection. Includes DynaRisk Risk Management Tool to assess individual personal cyber security score and data monitoring of registered mobile phone number, email addresses and credit card numbers.

- Sub-limit of \$2,000 in respect of this cover for each nominated individual
- \$100 policy excess for any one claim
- Territorial and Jurisdiction limitation is Singapore in respect of this cover
- This cover is only for the benefit of individual's personal activities and does not extend to any commercial activities.
- A separate policy schedule and policy wording will be issued to reflect this cover
- This cover is underwritten by Delta Underwriting on behalf of Tokio Marine Kiln Lloyd's Syndicate 0510

SECTION 2: APPLICANT CONFIRMATION

1. Has any insurer ever refused commercial legal expense insurance, imposed special terms or declined to renew a commercial legal expense insurance policy? Yes No
2. Has there been any dispute or legal proceedings to which this insurance would apply during the last five years? Yes No
3. Are you aware of any cause, event or circumstance which may give rise to a claim being made under this insurance? Yes No
4. Do you own or occupy more than 10 properties and/or leases to which this insurance would apply? Yes No
5. Are there more than five statutory licenses to which this insurance would apply? Yes No
6. Is your business registered and domiciled outside of Singapore? Yes No
7. Is your business a law firm or main contractor construction company? Yes No

If yes to any of the above, please provide full details below:

SECTION 3: APPLICANT DETAILS

1. Full name of proposer (including all names and subsidiaries to be covered):

2. Website address:

3. Postal address:

4. Business description:

5. Employees: Last 12 months: Next 12 months:

6. Revenue: Last 12 months: Next 12 months:

SECTION 4: DECLARATION

On behalf of all proposed Applicants I/We declare and agree that all information provided in this proposal or attachments is true and correct in every respect and that all information that may be material in considering this proposal form has been fully and accurately disclosed to Delta Underwriting Private Limited in writing in a manner which would not mislead a prudent insurer.

Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) or any amendments thereof; I/We agree that this declaration shall be the basis of and incorporated in the insurance contract and that the insurance contract may be avoided (amongst other things) if I/we fail to disclose, fully and faithfully, all the facts which I/we know or ought to know.

I/We undertake to inform Delta Underwriting Private Limited of any material alteration to the above information whether occurring before or after the completion of this insurance contract.

I/We understand that:

- (a) I/We am/are obliged to advise Delta Underwriting Private Limited of any information which may be material to its consideration of this application. This information includes all information I/We know (or could reasonably be expected to know) which could influence the judgement of Delta Underwriting Private Limited whether or not to accept this application and (if accepted) on what terms, including cost and otherwise.
- (b) Failure to provide this information may result in Delta Underwriting Private Limited refusing to provide the insurance.
- (c) I/We have certain rights of access to and correction of this information.

Full name & title of individual:

Position:

Signature:

Date:

IMPORTANT NOTE:

Please note cover will only commence when you have received written confirmation from Delta Underwriting. This offer document is a summary of cover only. Cover is subject o the full terms, conditions and exclusions in the respective policy wording which is available upon request.