

Smarter business protection with comprehensive coverage options and digital convenience with SmartBiz 360.

Here's how we can help protect your business:

Protection for your business assets
All risks coverage for loss or damage to your furniture, equipment, stocks and other contents used in connection with your business. Coverage also includes plate glass, deterioration of stock, goods in transit and loss of money.

Keep your business running even during disruptions
Receive a daily payout when your business operations are interrupted due to an insured loss covered under the policy, helping you manage ongoing expenses while you recover.

Help protect your IT assets
Get reimbursement for costs to recover, restore or replace IT assets damaged by malware-related incidents.

Cover your legal liability
Protect your business against legal liability if a third party suffers accidental bodily injury or property damage arising from your business.

Attractive 15% chain discounts[1] for 2 or more chains.

Protect your business with SmartBiz 360.

Find the right coverage for your business, with plans starting from $180[2]. Apply online now at income.com.sg/smartbiz-360.

24/7 Essential Utilities Assistance

Unexpected emergencies can disrupt operations at any time. Get support for essential utilities issues such as a clogged pipe or a lockout caused by a malfunctioning auto-lock, so you can get back to business with minimal interruption.

Go further with your cover.

SmartBiz 360 provides the flexibility to increase the sum insured for selected benefits through optional top-ups to better meet your business needs.

All Risks	Up to $2,000,000
Business Interruption	Up to $800 per day (Indemnity Period: 100 days)
Public Liability	Up to $5,000,000
Personal Accident	Up to 30 employees/directors ($50,000 per insured person)

Enhance your cover with options designed for different business needs.

All Risks Building[3]	Up to $5,000,000
Work Injury Compensation[4]	Up to 30 employees
Fidelity Guarantee[3]	Up to 30 employees ($5,000 any one employee and in the aggregate)

Tailored for your business needs.

Office

Law firms, accounting firms, financial advisory firms

Education

Pre-schools, after-school care, tuition, enrichment centres, adult learning institutes

Retail

Mini-marts, retailers of goods such as electronics, cosmetics, fashion, toys, games, furniture

Micro SMEs

Home businesses including offices, hair-dressing services, facial services set up at home, online businesses which are run from home

Food and Beverage

Restaurants, cafes, coffee shops, canteen stalls, ice cream shops, catering services

Beauty, Wellness and Fitness

Hair, beauty, nail salons, massage centres, gym, yoga, pilates studio

Healthcare

Medical clinics, TCM and chiropractor practices, physiotherapy, veterinary clinics, dental clinics

Micro SMEs (F&B)

Home cafes, home baking businesses, push-carts / kiosks situated in malls or outdoor

Table of Cover

	For Micro SMEs and Micro SMEs (F&B) only		For all other business categories other than Micro SMEs and Micro SMEs (F&B)	
	Lite	**Basic**	**Essential**	**Premier**
All Risks	$25,000 (Excess: $150 each and every loss)	$50,000 (Excess: $150 each and every loss)	$100,000 (Excess: $150 each and every loss)	$150,000 (Excess: $150 each and every loss)
• **Plate glass**	$2,500 (Excess: $150 each and every loss)	$2,500 (Excess: $150 each and every loss)	$5,000 (Excess: $150 each and every loss)	$10,000 (Excess: $150 each and every loss)
• **Deterioration of stock**	$1,000 (Time excess: 6 hours)	$1,000 (Time excess: 6 hours)	$2,000 (Time excess: 6 hours)	$2,000 (Time excess: 6 hours)
• **Goods in transit**	$2,500 (Excess: $200 each and every loss)	$2,500 (Excess: $200 each and every loss)	$5,000 (Excess: $200 each and every loss)	$5,000 (Excess: $200 each and every loss)
• **Money**	In transit and on premises: $1,000	In transit and on premises: $1,500	In transit and on premises: $5,000	In transit and on premises: $7,500
Business Interruption	$5,000 ($50 per day)	$10,000 ($100 per day)	$25,000 ($250 per day)	$50,000 ($500 per day)
Public Liability	Any One Accident: $250,000 Any One Period: Unlimited	Any One Accident: $500,000 Any One Period: Unlimited	Any One Accident: $1,000,000 Any One Period: Unlimited	Any One Accident: $1,500,000 Any One Period: Unlimited
• **Food and Drinks Poisoning[5]**	$100,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)	$100,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)	$100,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)	$250,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)
• **Children and/or students under care, custody or control[5]**	N.A.		$50,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)	$100,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)
• **Treatment Risks[5]**	N.A.		$25,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)	$50,000 Any One Loss and in the Aggregate (Excess: $350 each and every claim)

	For Micro SMEs and Micro SMEs (F&B) only		For all other business categories other than Micro SMEs and Micro SMEs (F&B)	
	Lite	**Basic**	**Essential**	**Premier**
• **Fitness / Wellness Centre Members[5]**	N.A.		$50,000 Any One Loss and in the Aggregate (Excess $350 each and every claim)	$100,000 Any One Loss and in the Aggregate (Excess $350 each and every claim)
Personal accident	$25,000 for 1 director	$25,000 each for 2 directors	$50,000 for 1 director	$50,000 each for 2 directors
Rental expenses	$2,500 (up to 50 days)	$5,000 (up to 50 days)	$10,000 (up to 100 days)	$15,000 (up to 100 days)
IT Asset Protection	$5,000			
Value-added service Essential Utilities Assistance	Once a year, $150 per accident	Twice a year, $150 per accident	Three times a year, $150 per accident	Four times a year, $150 per accident

Optional Coverage

All Risks Building[3]	Up to $5,000,000
Work Injury Compensation[4]	As per Act. Including Common Law.
Fidelity Guarantee[3]	$5,000 Any One Employee and in the Aggregate

IMPORTANT NOTES

1. You will be eligible for 15% chain discount on your second SmartBiz 360 policy onwards, if you have 2 or more outlets insured with us.

2. Base plan premium for Micro SMEs, Lite plan, including 9% GST.

3. Not applicable for Micro SMEs and Micro SMEs (F&B).

4. Not applicable for Micro SMEs.

5. Applicable for certain business categories only. Please refer to policy conditions for more information.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

This is for general information only and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this policy in the policy conditions. All our products are developed to benefit our customers, but not all may be suitable for your specific needs. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. The premiums for this plan include distribution costs, if any.

POLICY OWNERS' PROTECTION SCHEME – APPLICABLE ONLY IF OPTED FOR WORK INJURY COMPENSATION

Protected up to specified limits by SDIC.

Information is correct as at 6 November 2026.

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