



# SECURE YOUR FUTURE

Operate your business with confidence

We concentrate on making sure you have the right insurance in place, so you can do what you do best - manage and grow your business.

Marsh has created insurance solutions that are comprehensive, cost-effective and simple to access.

#### COMPETITIVE, SMART SOLUTIONS

No matter the size of your business, when you choose Marsh you gain access to a wide range of market-leading insurance solutions.

Our carefully selected solutions provide you broad coverage, at an affordable price. Pre-agreed service commitments ensure your cover and policy are in place quickly, and your claims are settled promptly.

As a global leader in innovative risk management with over 140 years' experience, we have harnessed our global knowledge and local expertise to create solutions throughout Asia that address regulatory required insurance cover as well as specialist covers.

#### WE WORK FOR YOU

As an insurance broker, we represent your best interests.

Our role is to help you secure the best insurance coverage for your needs, at the right price. We are not an agent for, and we do not work on behalf of, insurers. Our job is to understand your business and its challenges and ensure it is adequately protected against a variety of risks.

As a broker we have insight into the entire risk market. We have a clear and unbiased view of the most competitive risk and insurance coverages available. Our job is to negotiate the best solutions on your behalf.



#### ► Client executives who:

- ✓ Understand your business and your aspirations.
- ✓ Will respond quickly to your evolving coverage needs.
- ✓ Can manage your contract renewals with minimal administration.

#### ► Comprehensive, broadly-termed insurance coverage.

- We negotiate attractive premium rates with underwriters on your behalf – helping you manage your cash flow.
- Simple and fast application and administration.
- Reliable claims administration.



# SOLUTIONS FOR EVERY ASPECT OF YOUR BUSINESS

## ASSETS

### PROPERTY DAMAGE

Covers property damage for all accidental physical loss or damage caused by an insured event.

### MONEY

Covers loss of money kept on the insured premises, or in transit anywhere in the country.

### MOTOR

Covers loss of, or damage to, motor vehicles as well as liability to third parties.

## PEOPLE

### GROUP TERM LIFE

Provides a lump sum benefit upon insured events, such as death, total and permanent disability, or terminal illness.

### GROUP PERSONAL ACCIDENT

Protects employees against loss of income resulting from an injury caused by an accident.

### EMPLOYEES' COMPENSATION

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

### HEALTH/MEDICAL

Provides cover for employees' outpatient and in-patient medical and surgical expenses.

### GROUP BUSINESS TRAVEL

Provides cover for bodily injury and/or related expenses caused by an accident during a business trip.

### LONG TERM DISABILITY

Provides payment of a percentage of an employees' salary for an agreed period of time.

## BUSINESS ACTIVITIES

### PRODUCT LIABILITY

Covers your legal liability (whether manufacturer, distributor, supplier, or retailer) against third parties in respect of injuries caused by your products.

### CYBER

Covers your liabilities and losses in the event of a cyber attack or breach.

### CARGO

Provides indemnity and financial protection for loss or damage to your cargo when in transit by sea, air, or land.

### TRADE CREDIT

Protects your cashflow and balance sheet against non-payment by clients.

### DIRECTORS & OFFICERS LIABILITY

Indemnifies your directors and officers against their personal liability for financial loss suffered by third parties, where that loss arises from a wrongful act committed in their capacity as a director or officer.

### PUBLIC LIABILITY

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

### BUSINESS INTERRUPTION

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

### PRODUCT RECALL

Comprehensively covers the costs associated with product recalls, beyond product liability claims.

### FIDELITY GUARANTEE

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

### PROFESSIONAL INDEMNITY

Covers an individual or your business against claims made by clients for loss or damage due to negligent advice or services.



## Let us Make Your Life Easier

**Let us show you how to protect your assets, reduce your risks, and strengthen your balance sheet. We're just a call or click away.**

**For more information about our business insurance solutions, please contact:**

KELVIN CHIA  
+65 9199 6830  
[kelvin.chia@marsh.com](mailto:kelvin.chia@marsh.com)

JERFANIE LAU  
+65 9186 6938  
[jerfanie.lau@marsh.com](mailto:jerfanie.lau@marsh.com)

[www.csc-sg.marsh.com](http://www.csc-sg.marsh.com)

Disclaimer: Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer and Oliver Wyman. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Although Marsh may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the sole responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position. Insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Policy terms, conditions, limits, and exclusions (if any) are subject to individual underwriting review and are subject to change.

Copyright © 2017 Marsh (Singapore) Pte Ltd. All rights reserved.

17-3726\_ASM\_Composite Product Brochure\_sg