



Food & Beverage

Playing with fire

In the Singapore Food & Beverage (F&B) sector, there aren't many risks we won't consider. At QBE, we know that each establishment is unique - locations, cuisines, capacity, opening hours and cultures all create different risks for different businesses. That's why when we look at your risk, we look at it with an open mind, covering everything from food carts and stalls - through cafés, restaurants, canteens and catering - to fast food, bars, lounges and casual or fine dining. If it's in the F&B sector, we'll consider covering it.

Why choose QBE

Having operated in Singapore for more than a century, QBE Insurance (Singapore) Pte Ltd is the Republic's oldest registered Australian general and reinsurance company.

As specialist insurance providers for almost every kind of business, our people have the experience, the expertise and the positive attitude you need to achieve your goals.

From policy inception through to claims settlement, we apply our energy and expertise to really understanding your needs. It's this attention to detail that enables us to tailor a risk management programme designed specifically for you and your business.

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We understand the pressures you face:



High fixed operating costs

17% of operating expenditure goes towards renting premises, and this fixed overhead is likely a non-negotiable payment when business is interrupted by loss or damage.



Perishable stock

One-third of operating expenditure goes towards goods and materials that are both perishable and easily contaminated from accidents and other perils, such as fire, explosion or water damage.



Workplace hazards for employees

One-third of operating expenditure goes towards employee wages and benefits. Unlike in an office setting, F&B workplaces are typically dominated by manual duties with multiple work hazards - including fire (stoves and ovens), slips and falls (water and oily floors), cuts and burns (food processing) - that can result in significant medical expenses and compensation.



Food safety processes

Food safety is dependent on various factors, most of which are within your control, such as food-handling protocols, hygienic processing of premises, storage facilities and waste management.



Specific risks among F&B establishments

a. Mass-serving F&B establishments

- i. Buffet restaurants: Buffets can be hotbeds of bacteria that could cause foodborne illnesses, and the large seating capacity with long dining durations further adds to operational risks.
- ii. Food caterers: Mass-produced food has a risk of widespread impact if contaminated. Risk is further escalated when food is stored or transported improperly, or when caterers fail to notify customers of the four-hour consumption period.



b. Cooking methods

- i. Teppanyaki and Hibachi: Live and open cooking stations such as hotpots and fire grills that are near customers can result in bodily injury liability claims. Heat and fire can result in property damage and employee workplace injury.
- ii. Usage of deep fryers: Fryers may catch fire due to poor mechanical maintenance, thermostat malfunction, or fryer chimney grease buildup, leading to potential property fire and employee workplace injury.
- iii. Kitchen exhaust systems: Kitchen exhaust ductwork and roof fans need to be cleaned frequently to remove accumulated grease, and the filtration systems need to function well to minimise the environmental impact of kitchen exhaust discharge. This ultimately improves the airflow and workplace safety for employees.



c. Liquor and live entertainment licence

Insured may be liable under liquor liability due to the sales of liquor to customers. Live entertainment may result in bodily injury to customers, depending on the types of performance, lighting conditions and music volume.



d. Types of food

Ready-to-eat raw fish is considered a “high-risk” food due to the lack of heat treatment usually used to destroy microbial pathogens and parasites.

What we offer

Property

- 1 We cover direct physical loss, damage, or destruction to the Property Insured specified in this Policy, unless otherwise specifically excluded. This includes loss and damage due to accidental damage, fire, flood, storm, malicious damage, plate glass and full theft.
- 2 We also offer the following standard extensions:
 - i. Loss of rent cover when the premises are unfit for occupation due to loss or damage to the property – up to one month’s rental expense or a maximum of S\$10,000. This limit can be increased with a premium top-up.
 - ii. Deterioration of stock cover whilst in cold storage or refrigeration – caused by machinery damage, machinery operation, or contamination due to escape of refrigerant – up to S\$2,500. This limit can be increased with a premium top-up.
 - iii. Inland transit cover of up to S\$5,000 (for loss or damage to goods belonging to the Insured or for which the Insured is legally responsible) for any one period in the normal course of vehicle transit by road. An excess of S\$350.00 applies to each claim.
 - iv. Other extensions as mentioned in the policy wording.



Public Liability

- 1** We cover all sums that the Insured becomes legally liable to pay by way of compensation. In addition, we pay all costs awarded against the Insured for bodily injury and property damage as long as it is within the policy period and the incident occurred within the territorial limits of the business.
- 2** We pay all expenses incurred by the Insured, all costs taxed or awarded against the Insured in any suit and all interest accruing after entry of judgement until QBE has paid, tendered or deposited in court such part of such judgement as does not exceed the Limit of Liability.
- 3** Other than standard cover, we can extend cover to include:
 - i. Food & Drink extension, sublimit at S\$1,000,000 for any one accident and in the aggregate.
 - ii. Liquor liability up to the policy limit, due to the sales of liquor to customers.
 - iii. Demonstration and Exhibition Extension for your legal liability whilst holding a demonstration or exhibition in connection with the business.
 - iv. And other extensions as mentioned in the policy wording.



Work Injury Compensation

We provide an Approved Work Injury Compensation Act 2019 Insurance Policy, and we provide cover for:

- i. Medical expenses up to S\$300,000 (WICA act requirement: S\$45,000).
- ii. Company's liability in respect of common law up to S\$15,000,000.
- iii. To And From Work (Excluding Two-Wheeler).
- iv. Traditional Chinese Medicine (TCM) Expenses up to S\$250 every claim and S\$5,000 during the Period.
- v. Other extensions as mentioned in the policy wording.



Get a quote: Please contact your QBE advisor

Need to claim: To report a claim or to obtain a claim form, please contact your insurance advisor or the QBE Singapore Claims Department at +65 6224 6633 or visit our website at www.qbe.com/sg