

At Standard Insurance, our mission is to provide world-class insurance solutions for our customers' protection. We offer a wide range of motorcar, property and general insurance products for individuals, small and medium enterprises, and local and global corporations.

Founded in 1958, we have insured the Filipino people through our more than 60 branches, agents, agencies, dealers, and brokers nationwide.

As one of the leading non-life insurance companies and the leader in motorcar insurance, we will continue to do our best to be among the top ten finest and most advanced general insurers in the world to give our customers the service and protection that they deserve.

**Head Office**

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*Choose Us*

Let us help you protect your business with **Biz Protect™**.

## BIZ PROTECT™ COVERAGES

### 1. Property Damage

- Fire and/or Lightning
- Extended Coverage (Smoke, Falling Aircraft, Vehicle Impact, Explosion)
- Riot, Strike and Malicious Damage (RSMD)

### 2. Other Coverages



**Comprehensive General Liability Insurance.** Protects you from liability to third parties such as customer who suffers bodily injury and/or property damage which arises from your business operation and occurring within the premises of your business. The cover also includes Fire and Explosion Legal Liability, Tenants Legal Liability and Premises Medical Payment.



**Money, Securities and Payroll Insurance.** Covers you for loss of money or securities stored within your business premises, including money in transit from the premises to the bank and vice-versa as a result of robbery or any attempt threat.



**Personal Accident Insurance.** Gives benefits to you or your employees in case of accident. Coverage includes accidental death and disablement as well as medical and burial expenses.



**Electronic Equipment Insurance.** Covers your electronic equipment such as desktop computers, printers, and other data processing apparatus, communication equipment against electronic breakdown.



**Plate Glass.** Covers breakage of fixed glass or building glass walls caused by the perils other than those covered under Property Damage.



**Extra Expense.** Provides cover for the necessary extra expense incurred in order to continue as nearly as practicable the normal operation of your business following an insured loss.

Extra Expense is defined as the excess of the total cost incurred during the period of restoration, chargeable to the operation of the insured's business, over and above during the same period had no damage or destruction occurred.

### 3. Other Perils that can be covered under Property Damage:

- Earthquake
- Typhoon
- Flood
- Volcanic Eruption
- Robbery and Burglary
- Broad Water Damage with Bursting and/or Overflowing of Water Tanks, Apparatus and Pipes
- Sprinkler Leakage (if applicable)



**FOCUS ON GROWING YOUR BUSINESS  
WITHOUT WORRIES!**



THE TOTAL BUSINESS INSURANCE PROGRAM

## LIMITS OF COVERAGES

### 1. Property Damage

**Clauses & Extensions:**

- **Alterations and Repairs**
- **Automatic Increase Clause** 10% of sum insured
- **Average Relief Clause** 85% of sum insured
- **Expediting Expenses** 5% of sum insured, max of Php100,000.00
- **Fire Fighting Expenses** 5% of sum insured, max of P hp100,000.00
- **Fire Extinguishing Expenses** 5% of sum insured, max of Php100,000.00
- **Professional Fees** 5% of sum insured, max of Php100,000.00
- **Removal of Debris** 5% of sum insured, max of Php100,000.00
- **Restorations of Documents** 5% of sum insured, max of Php100,000.00
- **Robbery & Burglary** 10% of contents cover, max of Php500,000.00
- **Temporary Removal** Php 100,000.00

### 2. Extra Expenses

Php100,000.00 per occurrence and annual aggregate

### 3. Comprehensive General Liability

Php100,000.00 per accident /  
Php1,000,000.00 aggregate

• **Fire and/or Explosion Legal Liability**

• **Tenants Legal Liability**

• **Premises Medical Payment** Php5,000.00/person and  
Php50,000.00 in annual aggregate

• **Food and Drink Liability**

Php50,000.00 per occurrence and  
Php500,000.00 in annual aggregate  
(for Hotel & Restaurants only)

• **Garage Keepers Liability**

Php50,000.00 per occurrence and  
Php250,000.00 in annual aggregate  
(for Auto Repair Shops only)

### 4. Personal Accident

Php50,000.00 per person and  
Php500,000.00 aggregate

• **Accidental Death or Permanent Disablement**

(Unnamed. Max of 10 persons)

• **Extensions:**

• **Medical Reimbursement**

Php5,000.00 per person and  
Php50,000.00 aggregate

• **Burial Expense**

Php2,500.00 per person and  
Php25,000.00 in annual aggregate

### 5. Money, Securities and Payroll Insurance

Php50,000.00 per occurrence &  
annual aggregate

### 6. Plate Glass

Php100,000.00 per occurrence and  
annual aggregate

### 7. Electronic Equipment

Php100,000.00 per occurrence and  
annual aggregate



**Biz Protect™ is suited for the following businesses:**

- Medical Clinics
- Groceries, Supermarkets, Convenience Stores
- Salons
- Restaurants
- Gas Stations
- Auto Repair Shops
- Internet Shops
- Hotels (small to medium size)