

**The biggest  
business threats  
are the ones you  
don't see coming.**



JS Insurance  
Agency Pte Ltd

# Prepare for tomorrow's business challenges, today.

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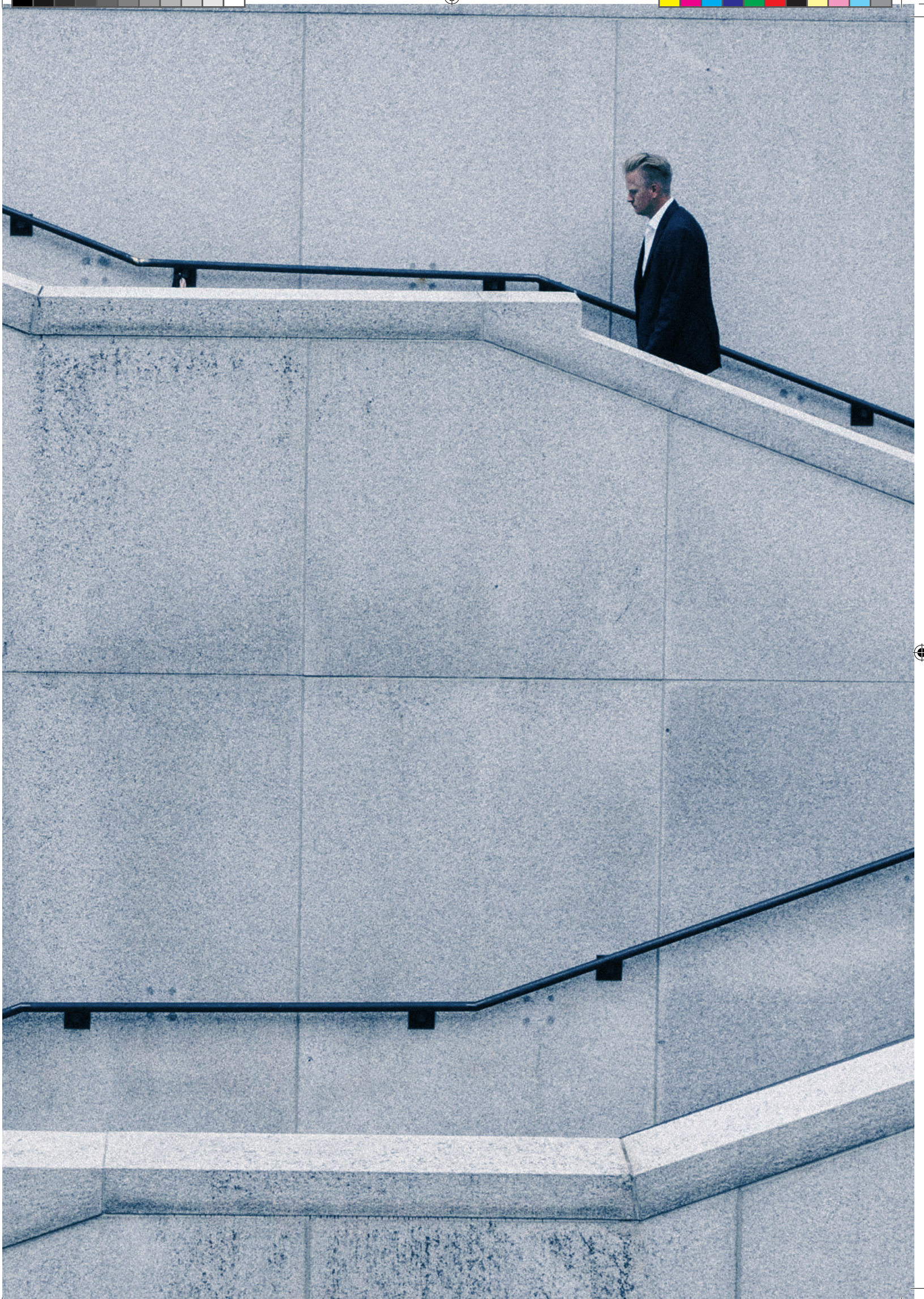
## We'll show you how.

JS Insurance Agency Pte Ltd is more than an insurance intermediary. Together with our affiliates, we provide holistic business insurance solutions, employee benefits, and business financial planning for local companies.

We're genuinely interested in what you do. Because the first step to helping you overcome your business challenges, is to understand your business needs and aspirations.

From providing financial consultations to organising networking events and seminars for existing and prospective clients, JS Insurance Agency goes beyond insurance – to prepare you for the surprises that your business may bring.

Dealing with and making claims can be a daunting process. But as your trusted business partner, we'll be there to guide you every step of the way.



# Future-proof your firm with Business Financial Planning.

It's important to focus on your core competencies. But it is just as important to be mindful of your business risks.

Working hand-in-hand with our affiliates, JS Insurance Agency will customise financial solutions based on each SME owner's needs and concerns. For SMEs, Risk Exposure comprises four categories: **Strategic Risk**, **Operational Risk**, **Compliance Risk**, and **Financial Risk**.

Through meticulous planning and a thorough analysis, we'll help you navigate your business challenges for a brighter future.

## Strategic Risk

Commonly known by the acronym "PEST", Political, Economical, Social and Technological risks arise from inadequate business strategies and strategic objectives. As a result, your business' progress and projected growth will be hindered.

## Operational Risk

Ranging from IT system failures to acts of God, operational risks are a constant hazard that every business has to face, no matter which industry you're in.

## Compliance Risk

Business expansion is great, but it comes with the danger of compliance risk. If one fails to comply with internal and external regulations, the business could incur hefty penalties that'll drain company financials.

## Financial Risk

Often overlooked by businesses, financial risk refers to a company's inability to manage debt and financial leverage. When a company has inefficient cash flow management, or is unable to pay back existing loans, this incurs significant costs – potentially placing personal assets at stake.



# Take care of your employees, and they will take care of your business.



Having good employee benefits isn't just the right thing to do. It's good for business too. When employees know how much you care, it motivates them to do their best, and raises overall performance.

With JS Insurance Agency's comprehensive coverage for employees, we can help boost business growth and job satisfaction. Let's soar to new heights together.

## Employee Retention

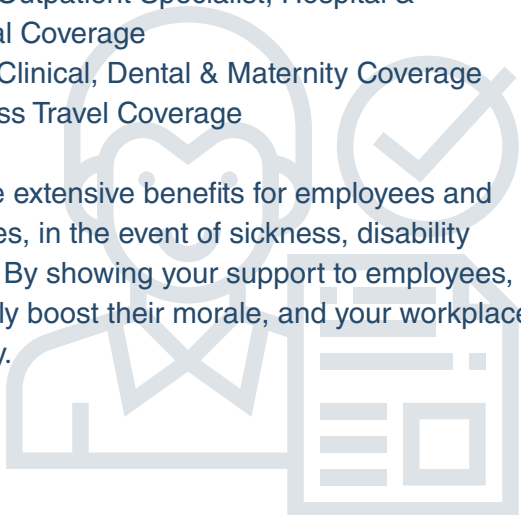
- Group Personal Accident & Disability Coverage
- Group Outpatient Specialist, Hospital & Surgical Coverage
- Group Clinical, Dental & Maternity Coverage
- Business Travel Coverage

We provide extensive benefits for employees and their families, in the event of sickness, disability and death. By showing your support to employees, you'll greatly boost their morale, and your workplace productivity.

## Workers' Liability

- Work Injury Compensation

In the event of employees sustaining bodily injury or disease during employment, Work Injury Compensation covers your liability to them under the Work Injury Act.



# Manage the unexpected with our Business Insurance Solutions.

Unexpected events can come with a hefty price tag – or even cost you your business. Work with JS Insurance Agency today, and prepare for the unknown.



## Cyber Security Risk

- **How prepared are you for a cyber attack?**

In this day and age, compromised systems and data can be a massive setback. Ready yourself with a backup plan, and protect your business from cyber threats.



## Management Risk

- **What's the cost of a lawsuit?**

Anything can happen when you're acting in your capacity as a professional, director or officer.

Professional Indemnity Insurance protects accountants, engineers, architects, IT professionals, and lawyers against claims alleging a breach of professional duty. The Directors and Officers Liability Insurance protects them against claims alleging wrongful acts due to negligence, a breach of trust or duty.



## Business Liability Risk

- **What are your plans for dealing with negligence?**

A small oversight on your part can result in major consequences for a third party.

Anyone who is not an immediate employee, will be deemed to be a third party. Be prepared to deal with third-party compensation for bodily injuries and property loss, directly or indirectly caused by your business.

- **How will you deal with the consequences of product failure?**

It's better to be safe than sorry. Cover your legal liability to pay damages caused by any goods sold, supplied, repaired, altered, or treated in connection with your business, which has resulted in bodily injury, death or the loss of or damage to property.



### Trade Credit

- **What can you do to recover from credit default?**

Businesses who extend credit terms expose themselves to heavy debt and payment defaults.

Trade Credit insurance covers defaults on payments. If your clients become insolvent, we can help you ease the cash flow of your company and cushion your loss.



### Construction Risk

- **How do we limit the effects of human error?**

Human error and negligence are unavoidable. That's why it's important to understand the operative clauses surrounding Construction All Risk Insurance, and protect yourself from the inevitable.

Understand the difference between third-party liability and principal's property liabilities. Find out if a performance bond frees you from payment obligations.

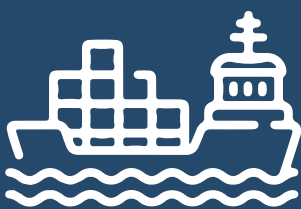


### Property Risk and Consequential Loss

- **How are you protecting the property that brings in revenue?**

Sometimes, the insured sum doesn't necessarily equate to the compensation value. Understanding the formula will help you insure your property based on its value to you.

Cover losses caused by fire, flood, or other insured perils, resulting in the non-operation of your premises. Our insurance can cover: Offices or workshops; fittings & fixtures; furniture & peripherals; plants & equipment; money in a safe, & in transit; as well as stocks-in-trade.



### Marine

- **What type of marine insurance should you get?**

That depends on the terms you have arranged as a seller or consignee. Talk to us for a better understanding of the various Incoterms you might come across in the marine industry.



### Indemnity for Medical Professionals

- **How are you protecting your medical staff?**

Indemnity for medical professionals is offered to nursing homes, dentists/orthodontists, traditional Chinese medicine practitioners, physiotherapists, chiropractors, and optometrists.

It insures the institution and her medical professionals for any negligent acts, error and omission, causing bodily injury, sickness or death.



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