



TAKING THE HASSLE OUT OF INSURANCE

LET MARSH ALLEVIATE THE PRESSURE FROM YOUR BUSINESS

As a business owner, you have a huge number of tasks and issues to address and manage every day. And, you probably don't have the time or even the expertise to deal with them.

You've worked long and hard to build your business. You've put everything behind it, risked failure and possibly taken time away from your family. You want to make sure therefore that your business is well protected.

Marsh will help remove the added pressure of sorting out your insurances. In fact, just consider us to be your own insurance department!

WE SPECIALISE IN SMALL TO MEDIUM BUSINESS

Recognising the importance that SMEs play in the Singapore economy, Marsh established a dedicated practice to meet the needs of this fast growing sector.

All of our products and services are specifically designed to meet the needs of SMEs and are all supported by a team of local experts.

Our services range from easy access insurance cover through to risk protection advice and assistance with claims, all of which can be tailored to your individual needs.

We aim to provide you with personal service, great advice and an outstanding range of insurance products to protect you and your business.

A RANGE OF BENEFITS

Marsh offers many benefits, including:

- Risk and insurance advice from the world's number one risk specialist
- Products and services designed by a Singapore team specifically established to serve your sector
- Personal service – a risk consultant who will take the time to understand your business and be there when you need them
- Local people with a local focus, able to access the global expertise of Marsh

COMPETITIVE PRICING

We know that cost plays a large factor in today's business environment. As a broker, with access to a range of different insurers, we have the ability to offer you quality protection at competitive prices. We will work with you and your insurers to control your risks, reduce claims and as a result, minimise your insurance premiums.

SIMPLE BUYING PROCESS

We have redesigned the insurance buying process as much as possible, to minimise the amount of correspondence required and number of forms needing to be completed. This helps your business to reduce administration time and cost.

FLEXIBLE SOLUTIONS

We don't offer you a standard package policy which requires you to pay for insurance cover that you may not want or need. Instead, with our help, you can purchase cover that meets your specific requirements.

WHY MARSH?

Not only are we the world's leading insurance broker and risk advisor, but we've been operating in Singapore since 1972.

Marsh understands the dynamics of Singapore business and the needs of small to medium businesses across the country.

We recognise the value of what you've achieved. Let us now show you how you can protect your assets, reduce your risk liabilities, increase your income and strengthen your balance sheet.

SOLUTIONS THAT MAKE YOUR LIFE EASIER

Every dollar and every minute spent on improving your business counts. One of the keys to obtaining cost-effective protection is to structure an insurance program that addresses the risks which have been identified.

To help, we have bundled five bespoke insurance solutions for SMEs so you can purchase cost-effective solutions simply and quickly.

BIZSECURE: OFFICE INSURANCE

Whether you are a single operator or have a more than one office in Singapore, insuring your office premise and contents is a basic business need. Marsh's BizSecure office package provides you with comprehensive coverage – including workmen's compensation – at competitive rates.

CARGOSECURE: MARINE CARGO INSURANCE

The shipment of goods from source to buyer is complex and fraught with risk. Marsh's dedicated marine cargo insurance facility, CargoSecure, provides hassle-free protection so that if something does go wrong you can recover financially.

DIRECTORS AND OFFICERS LIABILITY (D&O) INSURANCE FACILITY

Litigation can be costly in terms of resources, time, and funds. Marsh's customised D&O solution provides you with the confidence to lead.

TRADE CREDIT INSURANCE FACILITY

You insure your property and office assets, but do you insure your balance sheet? Marsh's trade credit insurance facility provides protection against the failure of your buyers to pay their financial obligation.

BENEFITS-ONE: GROUP EMPLOYEE BENEFITS INSURANCE

Benefits-One, part of Mercer Marsh Benefit's Enterprise Momentum suite of SME solutions, is a flexible and cost-effective protection plan for smaller employers. Pooling together our smaller clients and consolidating them into a single portfolio allows us to achieve administrative cost savings, ensuring that even the smallest business can enjoy competitively designed and priced insurance for all employees.

FOREIGN WORKER BOND AND MEDICAL INSURANCE

Many companies in Singapore must rely on foreign workers to fill the manpower gap, which can mean significant costs. Marsh has created a bundled foreign workers bonds and foreign worker medical insurance package that is cost-effective package and meets the regulatory requirements.

A photograph of several black ants carrying a large, textured, brownish object (possibly a piece of wood or a seed) across a light-colored surface. The ants are positioned on the right side of the image, with their heads and legs visible as they work together to move the object. The background is a soft, out-of-focus light grey.


OUR CORE OBJECTIVE TO CREATE AND DELIVER RISK AND INSURANCE SOLUTIONS TO HELP MAKE YOUR BUSINESS MORE SUCCESSFUL.


MARSH IN SINGAPORE

For all your business insurance needs:

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About Marsh: Marsh, a global leader in insurance broking and risk management, teams with its clients to define, design, and deliver innovative industry-specific solutions that help them protect their future and thrive. It has approximately 26,000 colleagues who collaborate to provide advice and transactional capabilities to clients in over 100 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global team of professional services companies offering clients advice and solutions in the areas of risk, strategy and human capital. With 53,000 employees worldwide and annual revenue exceeding \$11 billion, Marsh & McLennan Companies is also the parent company of Guy Carpenter, a global leader in providing risk and reinsurance intermediary services; Mercer, a global leader in human resource consulting and related services; and Oliver Wyman, a global leader in management consulting. Follow Marsh on Twitter @Marsh_Inc.

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