

Specialty Contractors and Renovators Scheme (SCARs)



Premium Protection for your Business

From fixing a leaking tap to renovating the dream homes of aspiring homeowners, the challenges and risks of running a renovation contractor business are unique.

SCARs (Specialty Contractors and Renovators Scheme) is a tailor-made and comprehensive Work Injury Compensation and Public Liability cover that caters specifically to the renovations contracting industry.

SCARs Product Profile

SCARs aims to provide comprehensive Work Injury Compensation (WICA) and Public Liability (PL) coverage to general renovation / specialty contractors. The WICA policy ensures that employees who are injured at work and their loved ones receive speedy and fair compensation in terms of income and medical benefits. The PL policy manages the business's third-party legal liability exposure in the course of their operations.

At AIG, we go above and beyond to provide advanced solutions for our clients. The premium coverage that we are providing is highlighted as follows:

Work Injury Compensation

Protects you from any liability under Work Injury Compensation Act WICA 2019 or common law to compensate your employees for bodily injury and death.

Public Liability

Protects you against legal liability to third parties for bodily injury or property damage.

Referrals

- Contractors that do not fall within classification
- Declared annual wages of more than S\$400,000
- Declared annual turnover of more than S\$2,000,000
- Prior claims history in the last 5 years

WICA Benefits

Enhanced Benefits

- Social / Recreational Activities within Singapore
- Travelling to and from work within Singapore (Limit: S\$20,000 per employee & S\$250,000 in the aggregate for all employees)
- Overseas Business Trips
- Medical expenses increased up to S\$50,000 per employee
- Compensation for Temporary Incapacity Endorsement
- TCM Endorsement (limit S\$250 per employee per accident; S\$5,000 in the aggregate in addition to Medical Expenses Limit)
- Overseas Medical Expenses/Loss of Wages

Value-Added Services

- Medical Rehabilitation
- 24-hour Report Line
- Loss Control Services

PL Benefits

Limits of Liability of up to S\$5,000,000 per occurrence and unlimited in the aggregate

Enhanced Benefits*

- Care, Custody and Control Extension (limit: S\$250,000 per occurrence and in the aggregate; deductible of \$7,500 per occurrence)
- Employees' Effects Endorsement (Limit: S\$250 per occurrence)
- Lift & Hoist Endorsement
- Damage to Principal(s)' existing property extension
- Contingent non-owned and hired motor vehicle liability
- Product Liability (includes tangible products supplied and/or works done by the insured; sub-limit: S\$250,000 per occurrence and in the aggregate)

*subject to applicable deductibles

You can download the full set of proposal form from the agency platform.