

# Presenting *with purpose*



## Meet Sarah from BBQJjang, and her agent Su Ann

Su Ann successfully pitched to Sarah by tailoring her presentation to the pressure points that she knew needed to be addressed immediately.

### Prospective commercial client

Sarah recently opened a barbecue restaurant at a prime location in Orchard Road. She has a basic public liability policy for her business but understands from her friends in the same industry that there is another mandatory insurance coverage requirement.

She decided to speak with a new agent Su Ann about the coverage she need as the previous agent had made no mention of this. Sarah's main priority was to try and get the best possible deal – a basic coverage policy that's cost effective.

After speaking with Sarah, Su Ann realised that Sarah needed a work injury compensation solution to safeguard her (the employer's) liability, as well as to ensure she meets all the statutory limit requirements under the Work Injury Compensation Act (WICA) 2019. Given Su Ann's familiarity of the F&B business, she also knows that Sarah's employees are susceptible to things like fire and burns which can incur a large amount of expenses from medical bills, hospitalisation leave, etc. In addition, as the restaurant is in a high traffic area, her employees may also be at risk of injuries or accidents to and from work, including meal break.

With these in mind, Su Ann quickly put together a short, sharp presentation pointing out all the risks involved which Sarah had not considered. Su Ann recommended a work injury compensation insurance that provides coverage on all the risks which Sarah's business may be exposed to and at the same time offers over and beyond the mandated coverage requirements (i.e. higher limits). She also shared that the policy has an extended benefits section that offers 24-hour coverage for employees, even when they are not at work, hence ensuring Sarah's employees are covered, even outside of work. Additionally, the policy also offers value-added services which may be applicable to Sarah in the long-run, such as: safety management consultation in development and implementation of health and safety strategy to enhance the quality of the workplace environment, as well as healthcare management services that provides rehabilitation services for employees, when required, in turn enhancing workplace productivity.

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