

## business package



providing quality service  
should be my only worry

## Business Advantage Plus for Budget Hotel

We serve protection the way you need it

- Business interruption due to failure of public utilities\*
- Last minute event cancellation due to flood
- Accidental damage, loss or theft of customer luggage while stored at Concierge
- Food & Drink poisoning
- Accidental damage, loss or theft of hotel artworks - paintings, sculptures and etc\*\*
- Accidental damage, loss or theft of hotel PCs\*\*
- Theft of premium liquor/cigars
- Damage to customer car while parked within the hotel premises due to hotel operator's negligence

Note: \* Provided "Failure of Public Utilities" under Fire Consequential Loss is being covered.

\*\* Provided "Special All Risk" is being covered.

### What else does my policy cover?

- **Fire**  
Covers loss or damage to building, loss of rental, stock in trade, trade samples and contents caused by Fire & Lightning.
- **Fire Consequential Loss**  
Indemnifies you against loss of gross profit/gross revenue/wages or the increased cost of working you may incur if your business is interrupted.
- **Special All Risk**  
Insures your physical assets, including office equipment, furniture, fixtures and fittings against loss or damage caused by fire, perils and accidental causes as covered in the policy term.
- **Burglary**  
Indemnifies you against loss of property caused by burglary and theft to your insured property (including attempted theft). It also provides you indemnity for damage to your premises, if you are responsible for making good such damage.
- **Money**  
Reimburses any loss of money either in transit or kept in the insured premises.
- **Employers' Liability**  
Safeguard against liabilities in the event of negligence to your employee which occurred during the period of employment.
- **Public Liability**  
Insures you against legal liability for third party bodily injury or property damage arising from your business.
- **Plate Glass**  
Covers accidental breakage of glass. It can cover all kinds of fixed glass, such as sheet, silvered, wired, and other types of ornamental and lettered glass including non-reflecting windows.
- **Fidelity Guarantee**  
Provides cover against the loss of money or other property due to fraud or dishonesty committed by employee.
- **Group Personal Accident**  
Covers a group of individuals should they suffer bodily injury caused by accidental means. Coverage also include injury that results in death or permanent disablement as well.

### Know your risks

Our team of Risk Management specialists is always available to help you identify all the risks associated to your business to better protect your wealth. This is provided to you at **no cost!**

### Prompt claims services

Our clients are important to us. We believe in making prompt and quick payments for claims. With us, you will get the coverage you need plus the assurance that all your claims will be attended to without any delay.

# Proposal Form

## YES! My business meets these pre-underwritten conditions:

- ✓ Construction class 1A - brick/concrete walls and roofed with non-combustible materials or Construction class 1B - partly brick/concrete walls and partly roofed with non-combustible materials
- ✓ No claim experience for the past 2 years
- ✓ All entrances to my premises are protected with roller shutter/glass door/iron grilles and padlock
- ✓ The proposed insurance now has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company

Call us at (603) 2170 8282 or email to SME\_Assist@axa.com.my for advice if your business does not meet the above conditions.

### IMPORTANT NOTES

1. STATEMENT PURSUANT TO SECTION 149(4) OF THE INSURANCE ACT 1996, MALAYSIA: You are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the certificate and/or policy issued hereunder may be void.
2. The personal data submitted by and collected from you (including personal sensitive data such as medical history, political opinions, religious beliefs or commission or alleged commission of any offence) ("Personal Data") may be used by us and/or any member of the AXA Group of companies, its affiliates and/or any of its associated companies, within or outside of Malaysia, for activities directly related to our business (including processing, administration and marketing) and in this connection, we may transfer or disclose that information to any of those other companies. We will cease to use the Personal Data for direct marketing purposes if you request us to do so. For further details, please refer to our "Legal Notice" stipulated in our website.
3. 60 Days PREMIUM WARRANTY: By this warranty, the insurance policy is automatically cancelled unless the full premium is paid to the Insurer within 60 days from the commencement date of cover. Please note that if this insurance is transacted through your insurance broker, the broker is acting on your behalf for the purpose of formation of this contract of insurance. It is important that you make full payment of the premium to your broker as soon as possible and in any case within the 60 days period of the premium warranty so as to enable your broker to remit the premiums early to your Insurer. You are advised to request your broker to furnish you with the broker's and Insurer's receipt on the premium that you paid.
4. No cover is in force until the proposal has been accepted in writing by the company.

### 1. FIRE (Compulsory)

| Item(s) to be insured  | Sum Insured (RM) |                   | Special Perils (Please Select Extensions Required)                              | Rate in Percentage (%)<br>of Sum Insured |
|--|------------------|-------------------|---|--|
|  | Fire             | Special All Risks |   |  |
| <input type="checkbox"/> Building                                  |                  | Not applicable    | <input type="checkbox"/> Aircraft Damage  | 0.005                                    |
| <input type="checkbox"/> Plant and Machinery                       |                  |                   | <input type="checkbox"/> Earthquake, Volcanic Eruption                          | 0.010                                    |
| <input type="checkbox"/> Business Furniture, Fixtures and Fittings |                  |                   | <input type="checkbox"/> Storm, Tempest   | 0.015                                    |
| <input type="checkbox"/> Removal of Debris                         |                  | Not applicable    | <input type="checkbox"/> Flood*   | 0.086                                    |
| <input type="checkbox"/> Rental for _____ months                   |                  | Not applicable    | <input type="checkbox"/> Explosion - Industrial without boilers                 | 0.006                                    |
| <input type="checkbox"/> Stock-in-trade                            |                  | Not applicable    | <input type="checkbox"/> Explosion - Industrial/Non Industrial with boilers     | 0.008                                    |
| <input type="checkbox"/> Office Equipment                          |                  |                   | <input type="checkbox"/> Explosion - Non Industrial without boilers             | 0.005                                    |
| <b>Total Sum Insured</b>   |                  |                   | <input type="checkbox"/> Impact Damage (Excluding Insured's Vehicle)            | 0.004                                    |
|  |                  |                   | <input type="checkbox"/> Impact Damage (Including Insured's Vehicle)            | 0.004                                    |
|  |                  |                   | <input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (>5 storeys) | 0.006                                    |
|  |                  |                   | <input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (others)     | 0.005                                    |
|  |                  |                   | <input type="checkbox"/> Riot, Strike & Malicious Damage                        | 0.014                                    |
|  |                  |                   | <input type="checkbox"/> Bush/Lalang Fire                                       | 0.005                                    |
|  |                  |                   | <input type="checkbox"/> Subsidence & Landslip (Standard Cover)*                | 0.081                                    |
|  |                  |                   | <input type="checkbox"/> Spontaneous Combustion (Fire Only)                     | 0.081                                    |
|  |                  |                   | <input type="checkbox"/> Spontaneous Combustion (Full Cover)                    | 0.161                                    |
|  |                  |                   | <input type="checkbox"/> Damage by Falling Trees or Branches                    | 0.010                                    |
|  |                  |                   | <input type="checkbox"/> Sprinkler Leakage (Building)                           | 0.005                                    |
|  |                  |                   | <input type="checkbox"/> Sprinkler Leakage (Contents)                           | 0.025                                    |
|  |                  |                   | <input type="checkbox"/> Electrical Installations Clause (B)                    | 0.056                                    |

Please tick (✓) and complete.

Note:

1. Please ensure Item(s) to be insured are adequately insured.
2. Special All Risks insures your physical assets, including office equipment, furniture, fixtures and fittings against loss or damage caused by fire, perils and other accidental causes.

\* Note: Flood and Subsidence & Landslip perils can only be extended subject to no claims reported for the past 2 years

### 2. FIRE CONSEQUENTIAL LOSS (Optional)

I wish to get an indemnity period of  3 months  6 months  12 months for my business to recover in the event of a fire loss or damage

**Annual Sum to be insured (RM):** Please tick (✓) and complete.

Gross profit/revenue (inclusive of wages) RM

I wish to include the following:

Auditor's fee RM

Additional increase costs of working RM

**Total Sum Insured** **RM**

Extension:

Prevention of Access  Failure of Public Utilities (electricity, water and gas)

### 3. SPECIAL COVER INSURANCE (Optional)

| Schedule of Benefits   | Sum Insured/Limit of Liability (RM)  |  |   |
|--|--|--|---|
|  | Plan 1   | Plan 2   | Plan 3  |
| <b>Burglary</b><br>Sub-limit for Alcohol, Tobaccos & Cigarettes  | 15,000<br>2,000  | 30,000<br>5,000  | 60,000<br>15,000  |
| <b>Money in Transit</b><br><b>Money in Premises</b><br>- During and after business hours<br><b>Damage to Premises</b><br><b>Damage to Locked Safe, Drawers &amp; Cabinets</b><br>Personal Accident up to 2 Employees   | 5,000<br>10,000<br>1,000<br>2,000<br>10,000 per employee                             | 10,000<br>20,000<br>1,000<br>2,000<br>10,000 per employee                            | 15,000<br>30,000<br>1,000<br>2,000<br>10,000 per employee                             |
| <b>Plate Glass &amp; Signboard</b><br>First loss basis   | 10,000   | 15,000   | 25,000  |
| <b>Employer's Liability</b><br>Any one accident/Any one period   | 1,000,000  | 1,000,000  | 1,000,000   |
| <b>Group Personal Accident</b><br>Accidental Death & Permanent Disablement (up to 12 employees)<br><b>Aggregate Limit</b><br>Temporary Total Disablement<br>Temporary Partial Disablement<br>Medical Expenses<br>Hospital Cash Allowance (Accident/Sickness - maximum 100 days)<br>Repatriation Expenses<br>Funeral Expenses | 10,000 per employee<br>40,000<br>100<br>50<br>1,000<br>100 per day<br>2,000<br>2,000 | 20,000 per employee<br>80,000<br>100<br>50<br>1,000<br>100 per day<br>2,000<br>2,000 | 30,000 per employee<br>100,000<br>100<br>50<br>1,000<br>100 per day<br>2,000<br>2,000 |
| <b>Fidelity Guarantee</b>  | 10,000   | 15,000   | 30,000  |
| <b>Public Liability</b><br>- Any one accident<br>- Any one period  | 500,000<br>unlimited   | 750,000<br>unlimited   | 1,000,000<br>unlimited  |
| <b>Value Added Benefit</b>   |  |  |   |
| <b>Last Minute Event Cancellation</b><br>Organised by the hotel operator to customers in the event of flood*   | 1,000  | 2,000  | 3,000   |
| <b>Premium of Desired Plan (RM)</b>  | <b>680</b>   | <b>985</b>   | <b>1,450</b>  |

\* Note: Flood peril must be selected to enjoy this benefit.

### How to calculate your Annual Premium?

#### Assumption:

- Total "Fire" Sum Insured : RM 300,000
- Total "Special All Risks" Sum Insured : RM 30,000
- Total "Fire Consequential Loss" Sum Insured : RM 150,000 + Prevention of Access (PoA) + Failure of Public Utilities (FoPU)
- Indemnity Period : 6 months
- Select Special Perils : Flood + Subsidence and Landslip
- Select Special Cover Insurance : Plan 2

| Rates              |          |                   |                             |          |           |                     |                       |                            |        |                                    |         |
|--------------------|----------|-------------------|-----------------------------|----------|-----------|---------------------|-----------------------|----------------------------|--------|------------------------------------|---------|
| Construction Class |          | Special All Risks | Indemnity Period multiplier |          |           | Special Perils (SP) |                       | Prevention of Access (PoA) |        | Failure of Public Utilities (FoPU) |         |
| Class 1A           | Class 1B |                   | 3 months                    | 6 months | 12 months | Flood               | Subsidence & Landslip | with SP                    | No SP  | with SP                            | No SP   |
| 0.114%             | 0.143%   | 0.75%             | 75%                         | 75%      | 100%      | 0.086%              | 0.081%                | 0.014%                     | 0.008% | 0.035%                             | 0.0175% |

0.167%

| Coverage                    | Calculation formula   | Premium (RM)    |
|-----------------------------|---|-----------------|
| Fire                        | RM 300,000 x (Fire Class 1A 0.114% + Special Perils 0.167%)                                       | 843.00          |
| Special All Risks           | RM 30,000 x 0.75%   | 225.00          |
| Fire Consequential Loss     | RM 150,000 x (Average Fire 0.281% + PoA 0.014% + FoPU 0.035%) x indemnity period multiplier (75%) | 371.25          |
| Special Cover Insurance     | Plan 1, Plan 2 or Plan 3  | 985.00          |
| <b>Total Annual Premium</b> |   | <b>2,424.25</b> |

Note: Calculation excludes stamp duty and service tax.

**4. PARTICULARS OF PROPOSER**

Name (as in new NRIC/Passport):

Telephone No.:

New NRIC/Passport No.:  Mobile No.:

E-mail:

Correspondence Address:

Postcode:

**5. PARTICULARS OF PREMISES TO BE INSURED**

Name of Company:

Co. Registration No.:  Telephone No.:

Location of Premises:

Postcode:

Nature of Business:

Period of Insurance: From  To

**6. PAYMENT METHOD & DECLARATION**

I wish to pay my premium RM \_\_\_\_\_ by

Cash  Cheque (Please cross the cheque and made payable to 'AXA Affin General Insurance Berhad')

| Bank | Cheque No. | Amount (RM) |
|------|------------|-------------|
|      |            |             |

Visa  MasterCard Card No.  -  -  -  Expiry Date:  (mm/yy)

Cardholder's Name:

Cardholder's Signature: \_\_\_\_\_ Date: dd/mm/yy

I/We to the best of my/our knowledge hereby confirm that the statements contained in this proposal form are true and correct and I/we have not concealed, misrepresented and/or mis-stated any material fact. I/We agree that the statements and declaration contained in this proposal form shall be the basis of the contract of insurance with the Company and are deemed to be incorporated in the contract.

Signature of Proposer: \_\_\_\_\_ Date: dd/mm/yy

**7. DECLARATION BY INTERMEDIARY/INSURER**

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport/Business Registration documents and verified the identity of the Proposer.

Signature of Intermediary/Insurer: \_\_\_\_\_ Date: dd/mm/yy

Name: \_\_\_\_\_ Agency Code: \_\_\_\_\_

**Note:** Please attach a copy of the Proposer's NRIC/Passport/Business Registration documents where the premium is more than RM50,000.

**(603) 2170 8282**  
**SME\_Assist@axa.com.my**

Ask your insurance agent for more details