

business package

a smart plan for your business




SmartPlan Office & Shop Plus

Insurance made easy with our Mix 'n' Match Plan

redefining / standards





Insuring your offices and shops with us is easier than ever. Choose your coverage and get immediate protection with just one proposal form and an instant quotation.

Every business needs a plan

Have you ever asked yourself: how quickly can your business recover if the unlikely were to happen? The good news with SmartPlan Office & Shop Plus; you don't ever have to worry. Because not only do we offer plans with greater flexibility and affordability, our policy is also designed to help you get back on your feet - quickly and easily.

And if your business has specific needs, we have exactly the thing for you. With our Mix 'n' Match Plan, purchasing insurance for your offices and shops has never been easier.

Why SmartPlan Office & Shop Plus

- It's insurance made simple; to get you protected quickly and easily
- It's highly flexible to suit the needs of your business
- You pay exactly for what you want, and nothing more
- Our years of experience ensures that you'll get one of the best insurance plan

Choices of Package

■ Tariff

A sound business is one that plans ahead. It is important for your business to be ready for any emergency, at any time. This is where we come in. Our plan is simple and is split into 2 parts. The first is tariff, which provides a basic cover plan for your business.

Item	Cover Required	Limit (RM)
A	Fire	To be determined by the Insured (Note: Fire is a Mandatory Cover)
B	Consequential Loss	To be determined by the Insured
C	Special All Risks	To be determined by the Insured

■ Mix 'n' Match

The second part of our coverage is Mix 'n' Match. SmartPlan Office & Shop Plus gives you the flexibility to create your own policy to suit your business needs. It's as simple as picking one part of a plan and mixing it with another. With Mix 'n' Match, you plan your plan.

■ Special Cover Insurance

Item	Cover	Plan A	Plan B	Plan C
		Limit (RM)	Limit (RM)	Limit (RM)
D	Burglary	25,000	50,000	100,000
	Money Money in Transit (to & fro bank) Money in Premises:- - During business hours - After business hours Damage to Premises Personal Accident for 2 Employees (@ each)	5,000 5,000 5,000 1,000 10,000	10,000 10,000 5,000 1,000 10,000	20,000 20,000 5,000 1,000 10,000
	Plate Glass	2,500	5,000	7,500
	Public Liability - Any one accident - Any one period	200,000 1,000,000	300,000 1,000,000	500,000 1,000,000
	Employers Liability (AOA/AGG)	1,000,000	1,000,000	1,000,000
	Fidelity Guarantee (AOA/AGG) On all employees under payroll	10,000	50,000	75,000
	Group PA Per Person (Up to) Aggregate Limit	10,000 40,000	20,000 80,000	30,000 120,000

■ Table of premium

Item	Description of Benefit	Sum Insured (RM)		
		Plan 1	Plan 2	Plan 3 (Flexi Cover)
A	Fire Insurance	Fire tariff rate (minimum premium: RM75)		
B	Fire Consequential Loss Insurance	Fire tariff rate (minimum premium: RM75)		
C	All Risk Insurance	Based on Fire Tariff Regulations (minimum premium: RM150)		
D	Special Cover Insurance	RM500	RM702	RM1,092

SmartPlan Office & Shop Plus

■ Coverage for Fire

Provides cover for Fire & Lightning. Additional Perils cover for Aircraft Damage, Earthquake & Volcanic Eruption, Storm & Tempest, Flood, Explosion, Impact Damage (including own vehicle), Bursting/Overflowing of water tank, Bush & Lalang Fire, Subsidence & Landslip, Spontaneous Combustion, Riot, Strike & Malicious Damage, Damage by falling trees/branches, Sprinkler Leakage.

■ Fire Consequential Loss

Our standard cover is for Fire and Perils insured by you for Increased Cost of Working subject to economic limits. Loss of Gross Profit or Revenue basis can be arranged.

■ Special All Risks

Provides cover for Equipment against Accidental Damage and Theft on a Replacement as New basis (if less than 5 years old).

■ Burglary

Provides cover on a First Loss basis for losses involving forcible or violent entry or exit from your premises. Limited cover for damage to the Premises resulting directly from Theft. This cover can be extended to include armed robbery and holdup.

■ Money

Provides cover for money in transit, on the premises during and after working hours and in your private residence overnight, and damage to cash registers or a safe.

Money includes cash, crossed cheques and credit card vouchers.

■ Public Liability

Covers your liability to the general public arising from the premises you occupy (including any signboards attached) and any commercial visits you make in Malaysia or overseas.

■ Group Personal Accident

Benefits available include Death and Permanent Disablement, Temporary Disablement, Medical Expenses (Accident), Hospital Cash (Accident & Sickness).

■ Fidelity Guarantee

Provides cover against loss of monies or goods as a result of dishonesty by employee.

■ Employer's Liability

Covers your liability to your employees for bodily injury by accident or disease arising out of and during the course of their employment.

■ Plate Glass

Provides cover for accidental damage to glass on First Loss basis, not subject to Average.

Risk Management

We are here to make a difference and help you focus on the most important aspect of your business: its growth. While our insurance plan can help you get back on your feet in the event the unwanted happens, prevention and safety measures is a far more effective way to protect your business – easily and conveniently.

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.

Claims

Our business is developed to provide you with financial security so your business can go and grow. That's why it is our priority to ensure that all your claims are attended to swiftly without any delays.

That is the key difference that you'll experience with us. We strive to pay legitimate claims promptly and fairly.

■ Sign up for SmartPlan Office & Shop Plus today!

Just call your agent or our Customer Service Hotline: **(603) 2170 8282** for more information.

Ask your insurance agent for more details

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