

property

# essential protection for Joint Management Body



**Property Management  
Insurance**  
tailor made for your business

redefining / standards





**Property Management Insurance is designed to protect the Joint Management Body (JMB) and the individual JMB committee members. This plan is customized to meet your unique needs, with an adequate package forms of insurance class at a lower premium within your means.**

Description of Benefits	Sum Insured / Limit of Liability (RM)			
	Plan 1	Plan 2	Plan 3 (Flexi Cover)	
<b>SECTION 1 – FIRE</b>				
On Building including all permanent fixtures and fittings, renovation, outbuildings, common properties, plant and equipment of all description contained therein	Mandatory cover - no limit on Sum Insured. Pricing, policy wordings are per Revised Fire Tariff.			
<b>SECTION 2 – COMBINED ALL RISKS</b>				
<b>Special All Risks</b> On all fixed office machine equipments	50,000	80,000	RM _____	
<b>Burglary</b> On all property of every description to the Insured or held by them in trust or on commission including business furniture and fittings, office plant, machinery and equipment	30,000	50,000	RM _____	
<b>Money</b> On Money in Premises On Money in Transit Money locked in safe	10,000 10,000 10,000	20,000 20,000 20,000	RM _____ RM _____ RM _____	
<b>Plate Glass</b> On all Fixed Glass	30,000	50,000	RM _____	
<b>Fidelity Guarantee</b> On all employees of the Insured	30,000	50,000	RM _____	
<b>Public Liability</b> Third party accidental bodily injury and/or accidental property damage Any one accident	1,000,000	2,000,000	RM _____	
<b>Employer's Liability</b> On all employees (excluding Socso members & foreign workers) Any one event Any one period	150,000 1,000,000	200,000 1,000,000	RM _____ RM _____	
<b>Group Personal Accident</b> Accidental Death or Total Permanent Disablement on employees (Limit per person / Limited to 12 employees)	20,000	30,000	RM _____	
<b>Machinery Breakdown</b> On all plant, machinery, mechanical equipment and apparatus	100,000	200,000	RM _____	
<b>SECTION 3 – ERROR &amp; OMISSION INSURANCE (to be sold strictly with Fire Insurance)</b>				
Third Party Liability (Any one occurrence/in Aggregate)	500,000	2,000,000	RM _____	
<b>TABLE OF PREMIUM</b>				
		<b>Plan 1 (RM)</b>	<b>Plan 2 (RM)</b>	<b>Plan 3 (Flexi Cover)</b>
Section 1	Fire	As per Fire Tariff Rate (minimum premium RM75)		
Section 2	Combined All Risks	480	780	Premium rating to be computed based on sum insured provided by the Insured.
Section 3	Error & Omission Insurance	500	1,800	

PMI/BR (02/12)

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.