



Allianz General Insurance Company
(Malaysia) Berhad (735426-V)

Smart Retail Shield

6-in-1 package for small to medium sized businesses.

Pakej 6-dalam-1 untuk perniagaan bersaiz kecil dan sederhana.



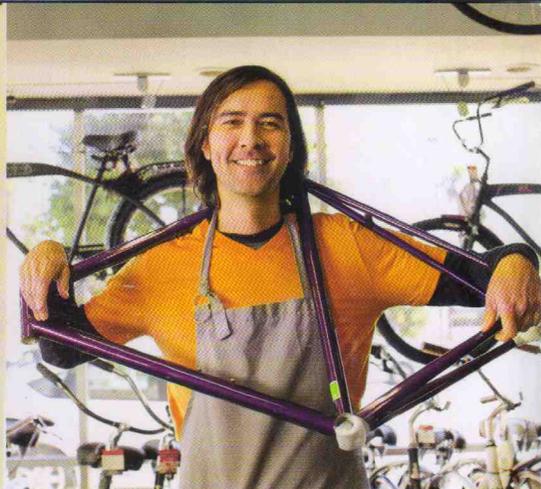
Emergency Relief Benefits

The first ever **real cash** benefit in the market!

Faedah Bantuan Kecemasan

Faedah **bantuan tunai** yang pertama di pasaran!

Allianz 



6-in-1 Insurance package that's just right for small to medium sized businesses.

Out goes the complicated, in comes the comprehensive, Allianz Smart Retail Shield is the smart solution to proprietors in the service trade such as cafes, beauty salon, cake shops, clothing and sundry retailers and administrative offices like travel agencies and consulting firms.

- 1 **Fire.** This protects your building, stock and equipment.
- 2 **Burglary.** This covers the contents in your premise including stock, computers and equipment.
- 3 **Money.** This covers the loss by break-in to your premise and robbery during transit.
- 4 **Glass Breakage.** This cover includes all built-in glass fixtures such as doors, walls, mirrors and sorts.
- 5 **Public Liability.** This covers you if someone sues you for personal injury or damage to their property that occurs in connection with your business. For example, you could be sued if someone falls due to a spillage on your floor.
- 6 **Employer's Liability.** This safeguards you from financial claims by employee that sustained accidental bodily injury or diseases in the course of employment.

Never-before new feature to make you smile:

Emergency Relief Benefits

An immediate lump sum cash will be disbursed to you as supporting funds after a loss has occurred, so you only have one thing in mind – to continue operating and no time for worries.

Section	Class	Interest Insured	Plan 1	Plan 2
			Sum Insured (RM)	
1	Fire Material Damage	On Building / Stock-in-Trade / Plant & Machineries / Furniture, Fixtures & Fittings including Air-Conditioners	Mandatory cover – Pricing and policy wordings as per Revised Fire Tariff.	
			Note: Total Sum Insured should not be lower than the Burglary Limit according to the respective plan.	
2	a) Burglary (First Loss)	On all property of every description contained therein	RM 25,000	RM 50,000
	b) Money	i) Money in Premise	RM 5,000	RM 10,000
		ii) Money in Transit from Insured's premises to Bank and vice versa	RM 5,000	RM 10,000
	c) Glass (First Loss)	On all plate glass breakage as a result of any accident or misfortune	RM 1,500	RM 3,000
	d) Public Liability	Third party accidental bodily injury and/or accidental property damage		
i) Any One Accident ii) Any One Period		RM 250,000 Unlimited	RM 500,000 Unlimited	
e) Employer's Liability	Accidental bodily injury or disease to employees arising out of or in the course of employment			
	i) Any One Accident ii) Any One Period	RM 250,000 RM 250,000	RM 500,000 RM 500,000	
Special Features			Relief Amount (RM) payable for any one loss and in aggregate	
3	Emergency Relief Benefits	i) Fire Material Damage ii) Burglary	2,500 500	5,000 1,000
Annual Premium			Fire Premium + RM408	Fire Premium + RM798

NOTE:

Every Policy is subject to 6% Service Tax and RM10 Stamp Duty.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.