

BUSINESSINSURE PACK



BusinessInsure Pack is an on-the-spot tailor-made business insurance package where you have no hassle to start coverage immediately.

It is designed to provide you with affordable yet comprehensive insurance protection with premium contribution as low as RM1.50 per day.

And yet **NO COMPREHENSIVE OR CUMBERSOME SURVEY IS REQUIRED.**

Important Note : This brochure is intended only as general information only. It is not a contract of insurance. The precise terms, exclusions, conditions and definitions applicable to this insurance are specified in the Policy.

BUSINESSINSURE PACK

INSURANCE PROTECTION EVERYDAY

BERJAYA **SOMPO**
INSURANCE BERHAD



This package is not designed for the following trade: Chinese medical shop, Hand phone & accessories, computer, jewellers block, car accessories, electrical appliances, cigarettes /liquor distributors, watch shop, hazardous chemicals, explosives, cameras & optical shop, money changers, gambling outlets, arts & antiques, debt collectors firm, 24-hour outlets kiosks, gas/oil/petroleum related products, plastic and/or foam or timber/wood-based and/or furniture manufacturing, furniture malls/showroom and asbestosis related products and risks of Class 3 constructed building.

BERJAYA **SOMPO**
INSURANCE BERHAD



BUSINESSINSURE PACK

Is designed for Businesses having a total business asset not exceeding RM10 million.



**Your Choice of a
Quality Solution in the
interest of our
Customers**

**Toll Free Line :
1-800-889-933**

Berjaya Sompo BusinessInsure Pack - The ultimate insurance package for your business



An insurance company researching into risks exposures of Small and Medium businesses

At Berjaya Sompo we have the specialists researching and developing into areas of small and medium businesses. So we are better equipped to work with you in minimising your exposure to risks.

You only pay for what you need

Small and Medium businesses know the importance of keeping costs under control. Berjaya Sompo strives to offer package discounts and offer lower renewal premiums for businesses with a low claims history. With Berjaya Sompo you only pay for what you need - nothing more. Your agent and our small-medium business specialists will ensure your company obtains the right coverage at the right costs.

Hassle-free

As well as saving you money, Berjaya Sompo saves you time. With ONE form to fill and limited questionnaires, THERE WOULD BE LIMITED TECHNICALITIES INVOLVED. You can spend more time doing what you set up for in the first place - running your business.

Expert Claims Management

We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business. In addition, we will provide "Upfront" cash payment to help you recover from large losses before the final loss is determined.

What we cover in SUMMARY.....

SECTION I: Fire and defined perils including:

+ **Keeping Your Business Running** – We offer "Upfront Claims Cash Payment" as standard for large claim (>RM200,000) once liability is ascertained because we know that over 80% of small businesses go bankrupt after a serious fire if they are not properly managed. In this respect we promised to pay your upfront cash of 20% of preliminary adjusted value or RM250,000 whichever is the lower.

SECTION II: Special PACK:

Public liability

+ Legal Liability to third party including workaway risks UP TO RM500,000.

Plate Glass:

+ Widened coverage up to RM10,000 for all fixed glass.

Money:

+ Cover available for transit and money kept in premises, including armed robbery UP TO RM30,000.
+ Your employees handling the transit can be covered for Personal Accident at a Sum Insured of RM20,000 each **FREE OF CHARGE**.

Employees' dishonesty (Fidelity Guarantee):

+ Cover UP TO RM5,000 within the insurance period for ALL YOUR EMPLOYEES.

Employer's Liability

+ Cover YOUR LIABILITY TO EMPLOYEES UP TO RM5 MILLION for injury or illness sustained in the course of employment.

SECTION III: Option PACK

Burglary including holdup & armed robbery:

+ Cover up to RM100,000.

Equipment:

+ Cover all your mobile PLANT, MACHINERY AND EQUIPMENT used within your premises.

All Risks:

+ Cover your Office and business (including NON-MOBILE plant & machinery) equipment.

Workmen's Compensation

+ Cover your workers under Workmen's Compensation Act or your legal liability at common law up to RM 10 Million.

BERJAYA SOMPO
INSURANCE BERHAD



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BERJAYA-SOMPO

INSURANCE BERHAD (62605-U)



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Tel: 03-21413323, 2117 2118 Fax: 03-21424802 (Marketing), 03-21424810 (Broking), 03-21443380 (Underwriting),
03-21424392 (Health), 03-21442005 (Claims), 03-21447297 (Finance & Administration), 03-21441018 (Global Business)
http://www.berjaysompo.com.my E-Mail: info@berjaysompo.com.my

Branch: Penang 04-899 4340 (Tel) 04-899 0018 (Fax), Alor Setar 04-771 6123 (Tel) 04-771 6121 (Fax), Ipoh 05-241 3895 (Tel) 05-241 3904 (Fax)
Taiping 05-805 3895/7 (Tel) 05-807 3904 (Fax), Teluk Intan 05-621 7325/491 (Tel) 05-621 5692 (Fax), Sitiawan 05-688 1895 (Tel) 05-688 4897 (Fax)
Melaka 06-281 3382 (Tel) 06-281 2762 (Fax), Johor Bahru 07-387 1066 (Tel) 07-387 3166 (Fax), Kota Bahru 09-747 6444 (Tel) 09-747 7357 (Fax)
Kuantan 09-516 5620/621 (Tel) 09-516 5622 (Fax), Kuching 082-417 858 (Tel) 082-428 857 (Fax), Bintulu 086-312 575, 313 576/7 (Tel) 086-313 578 (Fax)
Kota Kinabalu 088-701 000 (Tel) 088-701 005 (Fax), Tawau 089-777 811/812 (Tel) 089-777 813 (Fax), Batu Pahat 07-433 1066 (Tel) 07-435 1066 (Fax)
Butterworth 04-323 4200 (Tel) 04-323 4209 (Fax) Klang 03-3324 9896 (Tel) 03-3324 9946 (Fax) Kuala Terengganu 09-626 2550 (Tel) 09-624 5550 (Fax)
Sandakan 089-272 168 (Tel) 089-272 163 (Fax), Lahad Datu 089-888 212 (Tel) 089-880 112 (Fax), Kluang 07-771 1066 (Tel) 07-772 1066 (Fax)
Temerloh 09-296 0811/12 (Tel) 09-296 9811 (Fax)

BUSINESSINSURE PACK INSURANCE PROPOSAL FORM

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 policy issued hereunder may be void."						
DETAILS OF PROPOSER					Agency Name/Code	
Business Name					Business Registration No. or NRIC No.	
Correspondence Address					Business/Occupation	
Location of Risk					PIAM Code []	
Occupation Description						
Building Construction	Wall	<input type="checkbox"/> Bricks / Concrete	Roof	<input type="checkbox"/> Tiles	Structure	<input type="checkbox"/> Reinforced Concrete
		<input type="checkbox"/> Glass		<input type="checkbox"/> Concrete		<input type="checkbox"/> Wood / Timber
No. of Storey: _____ Year Built: _____		<input type="checkbox"/> Others (please describe)		<input type="checkbox"/> Metal Sheet		<input type="checkbox"/> Others (please describe)
Customer Contact Details:		Name:		Mobile No.:		Fax No.:
Designation:		Email:		Office No.:		
Period of Insurance:		Inception Date:		Expiry Date:		

Select plan and calculate premium						
SECTION I: FIRE INSURANCE (Mandatory)						
A MATERIAL DAMAGE (THIS PART IS COMPULSORY UNDER THE BUSINESSINSURE PACK)						
Description of Interest Insured				Sum Insured		Rate
1. Building excluding foundation:						
2. Furniture, fixture & fittings:						
3. Stock in trade:						
4. Plant, Machinery & Equipment:						
5. Others (Please specify)						
Total Sum Insured (or Rate):						
Special Perils / Extensions (tick for cover)		Rates (%)	Special Perils / Extensions (tick for cover)		Rates (%)	
Aircraft Damage		<input type="checkbox"/> 0.005	Impact Damage:		<input type="checkbox"/> 0.004	
Earthquake & Volcanic Eruption		<input type="checkbox"/> 0.010	Storm Tempest		<input type="checkbox"/> 0.015	
Flood (Complete flood questionnaire)		<input type="checkbox"/> 0.086	Riot Strike & Malicious Damage		<input type="checkbox"/> 0.014	
Subsidence & Landslip (Complete questionnaire)		<input type="checkbox"/> 0.081	Bush / Lalang Fire		<input type="checkbox"/> 0.005	
Explosion:			Bursting or overflowing of water tanks apparatus or pipes:			
(a) Industrial without boiler		<input type="checkbox"/> 0.006	(a) Building > 5 storey		<input type="checkbox"/> 0.006	
(b) Industrial with boiler		<input type="checkbox"/> 0.008	(b) Others		<input type="checkbox"/> 0.005	
(c) Non-industrial without boiler		<input type="checkbox"/> 0.005				
(d) Non-industrial with boiler		<input type="checkbox"/> 0.008				
Other extensions (Please specify):			EIC B (Item 4)		<input type="checkbox"/> 0.056	
			Spray painting:			
			Warranty 24A		<input type="checkbox"/> 15% of base rate	
			Warranty 24B		<input type="checkbox"/> 35% of base rate	
Total Peril and Extension rate:						

SECTION I - PREMIUM COMPUTATION			
Material Damage		Comment	
Total Basic Premium:		Financial Institution:	
Total Perils + Extensions Premium:			
Total Premium (RM):			
(Subject to min. Premium of RM75.00)			

SECTION II: SPECIAL PACK (HIGHLY RECOMMENDED)

A	MONEY <i>(Covers money lost whilst in transit or theft within your premises, and personal accident (RM20,000 per employee) to 2 employees whilst carrying money in transit)</i>		
	Money in Transit within Malaysia	RM30,000 max per carrying and for the period	
	Money in Premises (refer 'Location of Risk') secured in Locked Safe and other locked receptacles	RM30,000 max for the period	
B	FIDELITY GUARANTEE		
	Insures you against loss of money and/or property due to fraud or dishonesty of your employees	Sum Insured: Not exceeding RM5,000 per claim and in aggregate for all employees	
C	PLATE GLASS <i>(Compensation when fixed glass in your premises are accidentally damaged)</i>		
	All fixed glass component of the building	RM10,000 on First Loss Basis	Excess: RM100 each and every claim or any one event
D	PUBLIC LIABILITY		
	Protects you against legal liability to third parties for accidental bodily injury or accidental property damage	Limit anyone accident: RM500,000 Limit for the Period: RM1,000,000	Excess: NIL
E	EMPLOYER'S LIABILITY		
	Covers your liability (up to RM5 million) to employees for injury or illness sustained in the course of his employment	Annual Estimated Earnings: [Not exceeding RM1,000,000]	
SECTION II - PREMIUM COMPUTATION			
Total Premium (RM):		RM333	

SECTION III: OTHER INSURANCE (OPTIONAL)

A	BURGLARY INSURANCE <i>(Compensation for losses sustained as result of property been forcibly or violently burglaried, including cost of repairing any resulting damages to the premises. This will also include risks of hold up and armed robbery)</i>		
	On Stock-in-trade incidental to the Insured's Business (Note : Burglar Alarm Warranty applicable to First Loss Sum Insured RM50,000 and above.)	Sum Insured (First Loss): [But not exceeding RM100,000]	Premium / Rate: [] Excess: []
B	ALL RISKS <i>(Protection of property (but excluding stocks while kept within the declared premises) against risks of fire, theft and accidental damage, and not otherwise insured under Section I unless specifically excluded)</i>		
	1. Office equipment, computers & peripherals, furniture & fittings, and the like (excluding mobile phones, notebooks) Financial Institution:	Sum Insured: []	Premium/Rate [] Excess: []
	2. Non-Mobile Plant, Machinery & Equipments Financial Institution:	Sum Insured: []	Premium/Rate: [] Excess: []
C	EQUIPMENT INSURANCE <i>(not otherwise included under Section I and B of this Section) – used within declared premises</i>		
	Mobile Plant, Machinery & Equipments <i>(Please provide particulars of equipments)</i> Financial Institution:	Sum Insured: []	Premium/Rate: [] Excess: []
D	WORKMEN'S COMPENSATION		
	Protects you for any liability under Workmen's Compensation Act or at common law (up to RM10 million) to compensate your employees for death or bodily injury due to an accident in the course of employment	Annual Estimated Earnings: []	Premium/Rate []
SECTION III - PREMIUM COMPUTATION			
(A) Burglary	(B) All Risks	(C) Equipment	(D) Workmen Compensation
Total Premium (RM):			

GENERAL QUESTIONNAIRE

1. Please state occupation within your premises and nearby areas. <i>(The highest tariff rate shall apply)</i>	4. Has any insurance company declined/refused the following:		If yes to any of the following questions, please state reasons with details:
	Your proposal to insure? YES <input type="checkbox"/> NO <input type="checkbox"/>		
	Refused renewal of your policy? YES <input type="checkbox"/> NO <input type="checkbox"/>		
	Required an increased premium or imposed a special condition? YES <input type="checkbox"/> NO <input type="checkbox"/>		
2. Is your premises currently shared with other companies? If yes, please furnish details of your co-tenant's business.	YES <input type="checkbox"/> NO <input type="checkbox"/>	5. Any loss or claims incurred in the last three (3) years in respect of the risks being covered? If yes, please provide details and risks improvements implemented:	YES <input type="checkbox"/> NO <input type="checkbox"/>
3. What are the security preventive measures available at your premises? <input type="checkbox"/> Security Guard <input type="checkbox"/> Guard Response Services <input type="checkbox"/> Gates/Grilles/Roller Shutter <input type="checkbox"/> Burglar Alarm System <input type="checkbox"/> Central Monitoring System <input type="checkbox"/> CCTV <input type="checkbox"/> Others: (Please describe):	If none, please refer to the Company.	6. Do you have any other insurance in force which covers the same property as now insured? If yes please state details:	YES <input type="checkbox"/> NO <input type="checkbox"/>

DECLARATION BY PROPOSER: I/We hereby warrant that the answer stated above are true and that I/We have not withheld any information which might influence the acceptance of this proposal, and that the warranty hereby given shall be the basis of the contract with the Company.

Signature of Proposer:	Date:
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PAYMENT METHOD

TOTAL PREMIUM [RM] (ALL SECTIONS)	SECTION I	SECTION II	SECTION III	TOTAL PREMIUM (Including 5% service tax & RM10.00 stamp duty)
Cash <input type="checkbox"/>		Crossed Cheque Payable to <input type="checkbox"/> : "Berjaya Sompo Insurance Berhad"		
Amount:				
Credit Card <input type="checkbox"/>	Amount Charged:	Bank:	Cheque No.:	Amount:
Visa: <input type="checkbox"/>	MasterCard: <input type="checkbox"/>			
Card No.:				
Cardholder's Name:				
Cardholder's Signature:				