



BERJAYA SOMPO  
INSURANCE

Business Insurance

# SOMPO FlexiBiz

Safeguarding Your Assets Against Losses.



**Berjaya Sompo Insurance Berhad is a Member of PIDM**

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

**SOMPO FlexiBiz** is a package insurance with a combination of different coverages under 1 single Policy. This combined Policy provides protection for your property against losses due to covered events under Money Insurance, Fidelity Guarantee Insurance, Glass Insurance, Public Liability Insurance, Employer's Liability Insurance, Burglary Insurance, All Risks Insurance and Equipment Insurance.

## WHY THIS PRODUCT?

- ✓ Flexibility – This product offers flexibility to choose from a wide range of coverages to suit your business needs.
- ✓ Hassle-free – 1 single Policy with 1 common expiry date and one-time payment of stamp duty RM10.00 only.
- ✓ Complement with any Fire Policy – This product could be complemented with any Fire Policy to provide a complete protection for your business needs.

## TYPES OF COVERAGES

You can select the choices of coverages from the table below:

SECTION	CLASS	DESCRIPTION
A	Money	Loss of money during transit or kept within your premises.
B	Fidelity Guarantee	Direct pecuniary loss sustained by any act of fraud or dishonesty committed by the employees.
C	Glass	Accidental breakage of glass including ornamentation and sign writing by malicious damage and other causes.
D	Public Liability	Loss or damage to third party property or bodily injury due to your negligence.
E	Employer's Liability	Eventually of an employer being sued by an employee for injury sustained by them arising out of their employment and caused by the negligence of the employer.
F	Burglary	Loss by theft consequent upon actual, forcible and violent entry into or exit from the premises.
G	All Risks	Loss or damage to property or any part thereof due to fire, theft or other accidental damage or misfortune.
H	Equipment	Loss or damage to mobile equipment (such as forklift, excavator etc) and its standard accessories and parts.

## **FREQUENT ASKED QUESTIONS (FAQS)**

### **1. Is there a need to purchase a Fire Policy?**

Yes, as the package does not have a Fire Section. Thus you need to purchase a separate Fire Policy.

### **2. What is the minimum premium for this Policy?**

The minimum premium for this Policy is RM200.00.

### **3. How many classes of insurance do I need to choose from the types of coverages?**

You can choose as many classes of insurance as you want, however you need to choose a minimum of 3 classes of insurance as required in this package Policy.

### **4. What is the premium and excess imposed in this Policy?**

The premium and excess will be quoted on a case-by-case basis. You may contact our branch office or Customer Service Centre for a quotation.

### **5. Where can I get further information?**

You may contact our branch office or Customer Service Centre at 03-2170 7300 during the operating hours from 8.30am to 5.00pm (Monday – Friday) or call our Toll Free number at 1-800-889-933.

## Privacy Notice

The Personal Data provided by and collected from you may be used and processed by us in order for us to provide our services in accordance with our Privacy Notice, which explains how we treat your Personal Data. Please refer to our Privacy Notice which is available on our website at [www.berjayasompo.com.my](http://www.berjayasompo.com.my) for details. You may contact us for access or correction of your Personal Data, or for any other queries or feedback.

This brochure is not a contract of insurance. The descriptions in the brochure are only a summary for quick and easy reference. Please refer to the **Product Disclosure Sheet (PDS)** for more information and **Policy Wording** for full details of the Policy terms and conditions, which are available at [www.berjayasompo.com.my](http://www.berjayasompo.com.my).

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BERJAYA SOMPO INSURANCE

**Customer Service Centre**

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Contact us for more information