



BERJAYA SOMPO
INSURANCE



BUSINESS INSURANCE



SOMPO FlexiSME

Protecting your business against
unwanted 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 Berhad or PIDM (visit www.pidm.gov.my)

Do you have a strong safety net if something happens to your business?

We aim to provide comprehensive and fuss-free business insurance for SMEs, so you can focus on running your business with peace of mind.

SOMPO FlexiSME, specially designed for Berjaya Sampo's Fire Policyholders, offers you convenience, flexibility and value by safeguarding your assets, employees, and finances, all in one plan.

Key Features



Packaged coverage, less hassle

Choose from 3 plan options with 9 coverage classes



Customised Coverages depending on needs

Option to customise coverages depending on your own needs



Cater to various SME businesses

Designed to meet different industries' needs



Quick and seamless enrolment

Simple onboarding process

Designed for Flexibility



Money

Covers loss of cash whether in premise or during transit.



Fidelity Guarantee

Shield your business from employee's dishonesty or fraud.



Glass

Get covered for broken storefront windows and signboard.



Public Liability

Stay protected against legal suits or claims from third parties.



Employer's Liability

Stay protected against legal suits or claims by employee due to injury sustained at workplace caused by your negligence.



Burglary

Safeguard your assets from losses due to break-ins.



All Risks

Protect your valuable assets from accidental damage.



Equipment

Loss or damage to your mobile equipment (such as forklift, excavator etc) and its standard accessories and parts.



Group Personal Accident (GPA)

Ensure financial security for you and your team in case of unforeseen accidents.



Coverage		Plan A		Plan B		Flexible Plan
		Sum Insured / Limit (RM)				
Section						Up to
A	Money <ul style="list-style-type: none">Money in transitMoney in premises	15,000	15,000	30,000	30,000	300,000 300,000
B	Fidelity Guarantee	10,000		15,000		300,000
C	Glass	10,000		20,000		300,000
D	Public Liability	500,000		1,000,000		2,000,000
E	Employer's Liability	1,000,000		1,000,000		2,000,000
F	Burglary	20,000		40,000		300,000
G	All Risks	30,000 (Restricted)		50,000 (Restricted)		500,000 (Restricted / Full Cover)
H	Equipment	Not Covered	30,000	Not Covered	50,000	300,000
I	Group Personal Accident i. Accidental Death / Permanent Disablement	180,000 (15,000 x 12 pax)		240,000 (20,000 x 12 pax)		2,000,000 (100,000 x 20 pax)
	ii. Medical Expenses	300 per pax		300 per pax		300 per pax
Annual Premium Payable (Inclusive 8% Service Tax and Stamp Duty)		561.88	804.88	872.92	1,277.92	The premium is calculated based on sum insured / limit.

Note:

- All sections (except H - Equipment) are compulsory for Plan A and B, whereas minimum two (2) sections must be selected for Flexible Plan.
- The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sampo Insurance Berhad or PIDM (visit www.pidm.gov.my).

This brochure is not a contract of insurance. The descriptions in the brochure are only a brief 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.berjaysompo.com.my.

Underwritten by Berjaya Sampo Insurance Berhad (Registration No. 198001008821 (62605-U)). Berjaya Sampo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



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