

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your insurance.

Other customers have read this PDS and found it helpful;
you should read it too.



Date:

1 What is Multi Biz-Protector Enhanced?

This is a comprehensive insurance plan and customizable policy that designed for owners of small and medium-sized businesses (SME) covering their key business risks.

2 Know Your Coverage

You may insure the following interests under a Multi Biz-Protector Enhanced Policy:

This policy covers :	This policy excludes :		
<p>Mandatory</p> <ul style="list-style-type: none">• Section I – Fire <p>Optional</p> <ul style="list-style-type: none">• Section II - Consequential Loss• Section III - All Risks• Section IV - Burglary• Section V - Money• Section VI - Fidelity Guarantee• Section VII - Plate Glass• Section VIII – Public Liability• Section IX – Employer's Liability• Section X – Group Personal Accident• Section XI – Heavy Equipment• Section XII – Machinery Breakdown• Section XIII – Goods in Transit• Section XIV – Products Liability• Section XV – Inconvenience Allowance• Section XVI – Deterioration of Stock• Section XVII – Value Added Benefits	<ul style="list-style-type: none">• Subterranean fire• Pollution or contamination• War and civil war• Radioactive and nuclear energy risks• Liability assumed by agreement <p>Note: This list is non-exhaustive. You should refer to the policy wording for the full list of exclusions under this policy.</p>		
<p>This policy covers loss or damage to your insured property caused by fire, lightning and explosion caused by gas used for domestic purposes. This policy also extends to include the following: -</p> <ul style="list-style-type: none">• Fire brigade expenses• Looting following fire (non-tariff)• Temporary protection (non-tariff)• Relocation allowance (non-tariff)• Improvement works (non-tariff) <p>This policy provides complimentary cover up to 10% of sum insured for fire policy, maximum up to RM1,000,000 for loss or damage to your property due to Aircraft Damage, Earthquake, Explosion, Bush/Lalang Fire, Riot Strike & Malicious Damage and Damage by Falling Trees.</p> <p>You may extend coverage for the loss or damage caused by the following perils by paying an additional premium: -</p> <table><tr><td><ul style="list-style-type: none">• Storm, Tempest• Flood• Impact Damage• Bursting or overflowing of water tanks, apparatus or pipe</td><td><ul style="list-style-type: none">• Subsidence and Landslip• Spontaneous Combustion• Sprinkler leakage• Sewer backup cover (non-tariff)• Electrical Installations Clause (B)</td></tr></table>		<ul style="list-style-type: none">• Storm, Tempest• Flood• Impact Damage• Bursting or overflowing of water tanks, apparatus or pipe	<ul style="list-style-type: none">• Subsidence and Landslip• Spontaneous Combustion• Sprinkler leakage• Sewer backup cover (non-tariff)• Electrical Installations Clause (B)
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By paying an additional premium, you can expand coverage to cover the following:

- Loss of Solar Power Generation Income

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your insurance, you can:



Call us at
1300 13 2121
or
+603 3007
2121



Visit us at:
[Multi Biz Protector
Enhanced](#)
[Generali Malaysia](#)



Email us at:
[customer.service.gi@ge
nerali.com.my](mailto:customer.service.gi@generali.com.my)



Scan the
QR code
above

**BNMLINK information for
complaints / enquiries:**

4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel: 1-300-88-5465
(Overseas: +603 2174 1717)
BNMLINK Webpage:
bnm.gov.my/BNMLINK

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

3 Know Your Obligations

The total premium payable will vary based on the scope of coverage, the sum insured, and any underwriting requirements determined by us.

You also have to pay the following fees and charges:

Stamp Duty	RM 10.00
Commission (Only applies if the product is sold through an intermediary)	15% of premium
Service Tax	8% of premium

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

4 Other Key Terms

- You must disclose all material facts truthfully in all documents. Any non-disclosure may render your policy null and void.
- **Sum Insured** – You must ensure that - your property is insured under Section I, Section II and Section III is adequate and has taken into account the renovations made to your property.
- **Basis of valuation** – Market Value basis. We will pay the cost of repairing the damaged property less the amount for wear and tear and depreciation.
- **Impact of insufficient sum insured** – If the sum insured for Section I – Fire, Section II – Consequential Loss and Section III – All Risk in your policy is less than the actual value at the time of loss, you are deemed to have underinsured and have self-insured the difference. The average condition will apply in the event of a claim.
- **Premium Warranty** - Premium must be paid and received by us within sixty (60) days from the inception date of cover, failure to pay the premium within this period, the cover is automatically cancelled, and we shall be entitled pro-rated for the sixty (60) days which we have provided the coverage.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you may cancel your policy at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy.