

BUSINESS PACKAGE

# MULTI-BIZ PROTECTOR ENHANCED



## 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 Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))



# WHAT COVERAGE DOES THIS POLICY OFFER?

## Fire

Covers loss or damage to building, loss of rental, stock in trade and other contents caused by fire, lightning and/or other insured perils. It also extends to cover Fire brigade expenses, Looting following fire, Temporary protection, Relocation allowance and Improvement works.

Theft of property in consequence of fire up to 10% of the stock and/or Content items or RM10,000 whichever is lower.

## Fire Consequential Loss

Indemnifies you against loss of income and extended operating costs if your business is interrupted as a result of fire, lightning and/or other extended perils.

## All Risks

Insures your physical assets including office equipment, computers and peripherals, furniture, fixtures and fittings against loss or damage caused by fire, lightning, extended perils and other accidental causes covered in the policy terms.

## Burglary

Indemnifies you against loss of property caused by burglary and theft (including attempted theft). Also covers damage to your premises, if you are responsible for repairing such damage.

## Money

Reimburses loss of money in transit or kept in the insured premises.

## Group Personal Accident

Covers a group of individuals for bodily injury, death or permanent disablement, temporary total or partial disablement, medical expenses, hospital cash allowance, repatriation expenses, and funeral expense caused by accidental means.

## Public Liability

Insures you against legal liability for third party bodily injury or property damage arising from your business.

## Employer's Liability

Safeguards against liabilities for negligence to your employee occurring during employment.

## Fidelity Guarantee

Provides cover against loss of money or property due to fraud or dishonesty by employees.

## Plate Glass

Covers accidental breakage of all kinds of fixed glass, such as sheet, silvered, wired, and other types of ornamental and lettered glass including non-reflecting windows.

## Heavy Equipment

Insures mechanically propelled vehicle/equipment not licensed for nor used on a road.

## Machinery Breakdown

Provides cover against loss or damage to your machinery.

## Goods In Transit

Provides cover against loss or damage to your goods in transit via road or rail.

## Product Liability

Provides coverage against legal liability for third party bodily injury or property damage arising from the use of insured product.

## Improvement Work

Improvement work extension with full Construction All Risks and Third-Party Liability wordings with limit up to RM200,000 for Material Damage and RM100,000 for Third Party Liability.

## Complimentary 6 Built-In Perils

Provides coverage loss or damages to your property due to Aircraft Damage, Earthquake, Explosion, Bush

Lalang, Riot Strike Malicious Damage and damage by falling trees at agreed complimentary sublimit.

#### **Terrorism**<sup>NEW</sup>

Provides cover for terrorism with sub-limit of 10% of Total Sum Insured or up to maximum RM1 million.

#### **Relocation Allowance**<sup>NEW</sup>

We pay a one-time RM500 to assist with relocation expenses in the event of damage due to flood or earthquake.

#### **Loss of Solar Power Generation Income**<sup>NEW</sup>

Optional cover if the solar power system is insured under the Fire section. Indemnifies the loss of income if the solar power system fails to generate power supply due to perils insurable under the Fire section.

#### **Deterioration of Stock (Food & Beverage trade)**<sup>NEW</sup>

Provides cover for loss or damage to goods due to deterioration as a result of accidental damage or breakdown of machinery.

## VALUE ADDED BENEFITS - OPTIONAL

### **FIRST-IN-MARKET**

- Inconvenience Allowance with 2 payout benefits on top of fire or insured perils damage claims payout
  - **First payout benefit within 5 working days** (applicable to physical damage caused by fire or other insured perils only)
  - **Second payout benefit (up to 10% of claims payable for selected plans)** upon receipt of full documents and claims verification

**Receive Inconvenience Allowance to ease your burden in these situations!**



**Police Station/  
Government Body**



**Increase  
Cost of Working**



**Contact  
Affected Clients**



**Resources Mobility**



**Loan Repayment**



**Alternative Solutions**

# EXCLUSIVE BENEFITS BUILT EXACTLY FOR YOUR TRADE

Applicable when your business falls under the following trades

Exclusive Benefits

Complimentary



## For Food & Beverage

### Event Cancellation\*

We pay **RM2,000** for cancellation of pre-booked event due to flood or burglary.

### Pest Control Coverage\*

We pay **RM2,000** as pest control allowance in the event of flood.

### Food Spoilage\*

We pay **RM2,000** for food spoilage due to flood.



## For Budget Hotel

### Last minute event cancellation due to flood\*

We pay **RM2,000** for cancellation of pre-booked event due to flood.

### Loss of customer luggage\*\*

We pay for accidental damage, loss or theft of customer luggage while stored at Concierge. Limit up to RM500 per incident.

### Hotel artworks - paintings and sculptures\*\*\*

We pay for accidental damage, loss or theft of hotel artworks such as paintings, sculptures and etc. Limit up to RM500 per article.



## For Learning Centres

### Replacement cost for teachers/lecturers due to hospitalisation from an accident

We pay up for the cost incurred to hire replacement teachers or lecturers up to RM 100 per day up to 30 days.

Note: \* Flood peril must be selected to enjoy this benefit.

\*\* Provided Burglary is being covered.

\*\*\* Provided All Risks is being covered.

## COMPLIMENTARY SERVICES TO ALL POLICY HOLDERS



### Know your risks

Our Risk Management services can assist you with the following, at no cost!

- Surveys to identify loss prevention findings
- Business Continuity Plans to help you stay afloat in any eventualities
- Assess fire protection and security systems and plans to maximize premium savings
- Risk management system and procedures like emergency evacuation, fire and safety inspections



### Prompt claims services

Our clients are important to us. We believe in making prompt and quick payments for claims.

With us, you will get the coverage you need plus the assurance that all your claims will be attended to without any delay.





## Generali Insurance Malaysia Berhad

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### Generali Customer Service Centre

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

Important Note:

1. Read this brochure before you decide to take out the Multi-Biz Protector Enhanced Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the intermediary or contact us directly for more information.