

**Allianz
MISC
Combo**

THE ESSENTIAL PROTECTIONS

**FOR SMALL MANUFACTURERS
AND INDEPENDENT RETAILERS**

PERLINDUNGAN ASAS UNTUK PENGILANG KECIL DAN PERUNCIT BEBAS



Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

Licensed under the Financial Service Act 2013 and regulated by Bank Negara Malaysia
A PIDM member

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

Allianz 

ACCIDENTS, THEFT, LAWSUITS...

IF YOU'RE IN BUSINESS,
YOU ARE EXPOSED.



While the number of risks you're exposed to is almost unlimited, you might only need a few basic coverages to start out your financial security.

We know your business means everything to you. It's also important to us.

ALLIANZ MISC (MISCELLANEOUS) COMBO is a new commercial package that provides you with the all-essentials your business must have.

FEATURES



The all-essentials 6-in-1 cover

The six essential covers that any business must have are burglary, money, glass, fidelity guarantee, machinery & equipment and public liability.



More plan choices

Allianz Misc Combo comprises 4 plans. This gives customers more variety and flexibility to suit their business needs.



No compulsory fire basic cover required

Unlike the usual business insurance packages that always include a compulsory basic fire cover, Allianz Misc Combo does not require for customers to purchase the basic Fire insurance.



Hybrid-Flexi (Floating Limit)

Not knowing the amount of limit to choose for Burglary, Money, Glass, Fidelity Guarantee and Machinery & Equipment will no longer be an issue because these covers will share an aggregate limit in each plan. Fidelity Guarantee has a limit of a maximum of 10% of the plan's aggregate limit.



Improved/Priority claims services

An improved claims service is specifically catered for this product which is faster and more efficient.

TABLE OF BENEFITS AND PREMIUM

| Section | Class | Interest Insured | Sum Insured /Limit of Indemnity (RM) | | | |
|-----------------------------------|-----------------------|---|--------------------------------------|----------|----------|-----------|
| | | | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
| 1 | Burglary | On all property of every description contained therein by theft consequence upon violent and forcible entry whilst in the Insured's premise | 100,000 | 250,000 | 500,000 | 1,000,000 |
| 2 | Money | On Money in Premise during and after business hours; On Money in Transit from Insured's premise to Bank and vice versa | | | | |
| 3 | Glass | On all glass breakage as a result of any accident or misfortune in Insured's premise | | | | |
| 4 | Fidelity Guarantee | On all employees under the Insured's employment Sublimit : 10% of Sum Insured | | | | |
| 5 | Machinery & Equipment | On all fixed business machines and equipments by theft consequence upon violent and forcible entry and accidental damage only | | | | |
| 6 | Public Liability | Third party accidental bodily injury and/or accidental property damage Any one accident and at any one period | | | | |
| Annual Premium (inclusive of SST) | | | 2,261.90 | 2,975.10 | 3,790.20 | 4,809.05 |

Please add RM10 for Stamp Duty.

The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

This brochure contains the Bahasa Malaysia translated version. In the event of any conflict of interpretation, the English version shall prevail.

KEMALANGAN, KECURIAN, KES SAMAN...

JIKA ANDA MENJALANKAN
PERNIAGAAN, ANDA
TERDEDAH KEPADA RISIKO.



Walaupun perniagaan anda terdedah kepada risiko yang tiada hadnya, anda mungkin hanya memerlukan beberapa perlindungan asas sebagai permulaan jaminan kewangan.

Kami tahu perniagaan anda penting bagi anda. Ia juga penting kepada kami.

ALLIANZ MISC (MISCELLANEOUS) COMBO ialah satu pakej komersial baharu yang menyediakan segala perlindungan asas yang diperlukan oleh perniagaan anda.

FAEDAH-FAEDAH



Perlindungan asas 6-dalam-1

Enam perlindungan asas yang penting dan diperlukan bagi setiap perniagaan antaranya Pecah Masuk, Wang, Kaca, Jaminan Setia, Jentera & Peralatan dan Liabiliti Awam.



Lebih banyak pilihan

Allianz Misc Combo merangkumi 4 jenis plan. Kepelbagaian plan ini menawarkan pelanggan fleksibiliti dan lebih banyak pilihan untuk memenuhi keperluan perniagaan mereka.



Tidak mewajibkan perlindungan asas kebakaran

Lazimnya, pakej insurans perniagaan mewajibkan pelanggan untuk dapatkan perlindungan asas kebakaran. Dengan Allianz Misc Combo, tiada lagi pembelian wajib dikenakan untuk perlindungan asas kebakaran.



Hibrid-Fleksi (Had Apungan)

Tidak menjadi masalah lagi jika anda tidak pasti akan jumlah had perlindungan yang perlu diletakkan untuk; Pecah Masuk, Wang, Kaca, Jaminan Setia dan Jentera & Peralatan; kerana setiap perlindungan ini mempunyai had agregat yang tersendiri bagi setiap plan. Bagi perlindungan Jaminan Setia, had maksimum sebanyak 10% dikenakan daripada had agregat plan.



Perkhidmatan tuntutan khas/ lebih cekap

Perkhidmatan tuntutan yang lebih pantas dan cekap telah disediakan khusus bagi mengendalikan tuntutan untuk produk ini.

JADUAL FAEDAH DAN PREMIUM

| Seksyen | Kelas | Kepentingan yang Diinsuranskan | Jum Yang Diinsuranskan /Had Indemniti (RM) | | | |
|--------------------------------|---------------------|--|--|----------|----------|-----------|
| | | | Pelan 1 | Pelan 2 | Pelan 3 | Pelan 4 |
| 1 | Pecah Masuk | Kehilangan harta benda sebagaimana dinyatakan kerana kecurian ekoran daripada pecah masuk secara paksaan dan tanpa izin ke dalam premis Pihak Diinsuranskan | 100,000 | 250,000 | 500,000 | 1,000,000 |
| 2 | Wang | Kehilangan wang dalam Premis semasa dan selepas waktu operasi; Kehilangan wang dalam Transit di antara premis Pihak Diinsuranskan dan Bank, serta sebaliknya | | | | |
| 3 | Kaca | Sebarang pemecahan kaca yang berlaku akibat kemalangan atau kerosakan yang terjadi dalam premis Pihak Diinsuranskan | | | | |
| 4 | Jaminan Setia | Terhadap semua pekerja di bawah perkhidmatan Pihak Diinsuranskan Subhad: 10% daripada Jumlah Yang Diinsuranskan | | | | |
| 5 | Jentera & Peralatan | Segala jenis kerosakan mesin/ jentera dan peralatan premis diinsuranskan akibat kecurian ekoran daripada pecah masuk secara paksaan dan kekerasan akibat kemalangan sahaja | | | | |
| 6 | Liabiliti Awam | Kecederaan anggota akibat kemalangan ke atas Pihak Ketiga dan/atau kerosakan akibat kemalangan ke atas harta Pihak Ketiga. Mana-mana satu kemalangan dan mana-mana satu tempoh masa | | | | |
| Premium Tahunan (termasuk SST) | | | 2,261.90 | 2,975.10 | 3,790.20 | 4,809.05 |

Sila tambah RM10 untuk Duti Setem.

Amaun Cukai Perkhidmatan ("CP") di sini mungkin tertakluk kepada perubahan kerana kadar CP yang digunakan hendaklah berdasarkan kadar semasa mengikut undang-undang Malaysia.

Risalah ini bukan Kontrak Insurans. Penerangan untuk perlindungan yang diberi hanyalah ringkasan untuk rujukan sahaja. Keterangan yang lebih lanjut terdapat di dalam Polisi.

Risalah ini mengandungi terjemahan dalam versi Bahasa Malaysia. Sekiranya berlaku sebarang percanggahan tafsiran, versi dan tafsiran Bahasa Inggeris akan diguna pakai.

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