



Business package



All-in-One
cost-effective package
for your business needs

Business Advantage Plus (Enhanced)
Offers you a wide range of coverage for your business

What does my policy cover?

■ Fire

Covers loss or damage to building, loss of rental, stock in trade and other contents caused by fire, lightning and/or other extended perils.

■ 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.

■ Special All Risks

Insures your physical assets, including equipment, 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.

■ 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.

■ Employer's Liability

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

■ Public Liability

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

■ Workmen's Compensation

Covers compensation payments to workmen for injury suffered in the course of employment in accordance with Workmen's Compensation (Amendment) Act 1996 and the related Acts.

■ Mobile Plant & Equipment

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

■ Fidelity Guarantee

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

■ Group Personal Accident

Covers a group of individuals for bodily injury, death or permanent disablement caused by accidental means.

■ Machinery Breakdown

Provides cover against loss or damage to your machinery.

■ Machinery Breakdown – Loss of Profit

Covers financial loss resulting from machinery breakdown.

■ Electronic Equipment

Provides cover against loss or damage to your computer or electronic equipment.

■ Goods In Transit

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



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

20% cash advance payment based on our initial estimate of loss, to be paid within **5 working days** (applicable to Fire & Burglary claim only).

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.

exclusive benefits built exactly for your trade

Enjoy the trade specific benefits
when your business falls under the
following trades



For Food & Beverage

Hospital Cash for Chef

We pay RM100 per day in the event of hospitalisation of your chef up to 100 days!

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.

Food & Drink Poisoning

We insure you against legal liability due to food or drink poisoning in connection with your business as per Schedule of Benefits including legal liability for third party injury.



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.

Food & Drink poisoning

We insure you against legal liability in connection with your business as per Schedule of Benefits including legal liability for third party injury.

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.

Damage to customer car

We pay for accidental damage to customer car while parked within the hotel premises due to hotel operator's negligence. Subject to Public Liability limit.



For Learning Center

Global Infectious Diseases Clean Up

We pay RM3,000 for global infectious diseases clean up.

Replacement Cost for Teacher due to Hospitalisation

We pay RM100 per day for replacement cost of your teacher due to hospitalisation up to 100 days!

Theft of Teacher's Belongings

We insure you against theft of teacher's belongings up to RM500 per incident.

Food & Drink Poisoning

We insure you against legal liability in connection with your business as per Schedule of Benefits including legal liability for third party injury.

10% Discount for SmartStudent Care

Enjoy 10% discount for **SmartStudent Care** insurance upon signing up this package.

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

** Provided "Special All Risk" is being covered.

Proposal Form

Date:

YES! My business meets the following terms and conditions:

- ✓ Construction class 1A* - brick/concrete walls and roofed with non-combustible materials or
- ✓ Construction class 1B* - partly brick/concrete walls and roofed with non-combustible materials
- *Note: Refer to Revised Fire Tariff for details
- ✓ No claim experience for the past 2 years
- ✓ All entrances to my premises are protected with roller shutter/glass door/iron grilles and padlock
- ✓ The proposed insurance now has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company

If your business does not meet the above terms and conditions, please contact us at (603) 2170 8282 or email to SME_Assist@axa.com.my

1. FIRE (Compulsory)

Property to be insured	Sum Insured (RM)	Special Perils (Please Select Extensions Required)	Rate in Percentage (%) of Sum Insured
<input type="checkbox"/> Building		<input type="checkbox"/> Aircraft Damage	0.005
<input type="checkbox"/> Business Furniture, Fixtures and Fittings		<input type="checkbox"/> Earthquake, Volcanic Eruption	0.010
<input type="checkbox"/> Plant and Machinery		<input type="checkbox"/> Storm, Tempest	0.015
<input type="checkbox"/> Removal of Debris		<input type="checkbox"/> Flood*	0.086
<input type="checkbox"/> Rental for _____ months		<input type="checkbox"/> Explosion - Industrial without boilers	0.006
<input type="checkbox"/> Stock-in-trade (Nature of goods: _____)		<input type="checkbox"/> Explosion - Industrial/Non Industrial with boilers	0.008
<input type="checkbox"/> Others (please specify)		<input type="checkbox"/> Explosion - Non Industrial without boilers	0.005
Total Sum Insured		<input type="checkbox"/> Impact Damage (Excluding Insured's Vehicle)	0.004
		<input type="checkbox"/> Impact Damage (Including Insured's Vehicle)	0.004
		<input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (>5 storeys)	0.006
		<input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (others)	0.005
		<input type="checkbox"/> Riot, Strike & Malicious Damage	0.014
		<input type="checkbox"/> Bush/Lalang Fire	0.005
		<input type="checkbox"/> Subsidence & Landslip (Standard Cover)*	0.081
		<input type="checkbox"/> Spontaneous Combustion (Fire Only)	0.081
		<input type="checkbox"/> Spontaneous Combustion (Full Cover)	0.161
		<input type="checkbox"/> Damage by Falling Trees or Branches	0.010
		<input type="checkbox"/> Sprinkler Leakage (Building)	0.005
		<input type="checkbox"/> Sprinkler Leakage (Contents)	0.025
		<input type="checkbox"/> Electrical Installations Clause (B)	0.056

*Note: Flood and Subsidence & Landslip perils can only be extended subject to no claims reported for the past 2 years

2. FIRE CONSEQUENTIAL LOSS (Optional)

I wish to get an indemnity period of 6 months 12 months 18 months for my business to recover from loss or damage as a result of fire, lightning and/or external perils.

Annual Sum to be insured: (Please tick (✓) for required cover and complete.)

<input type="checkbox"/> Gross Profit	or	<input type="checkbox"/> Gross Revenue/Rental	<input type="text" value="RM"/>
<input type="checkbox"/> Auditor's fee			<input type="text" value="RM"/>
<input type="checkbox"/> Additional Increase Costs of Working			<input type="text" value="RM"/>
<input type="checkbox"/> Others (please specify): _____			

Extension: Prevention of Access
 Failure of Public Utilities: Electrical supply Water supply Gas supply

Note: Please provide details in a separate sheet if more than the above.

3. SPECIAL ALL RISKS (Optional)

Subject Matter Covered	Sum Insured (RM)
3.1 On Office Equipment	
3.2 On Any Other Subject Matter Covered (Please specify): _____	
Total Sum Covered	

Note: You may attach information on a separate sheet if space provided is insufficient.

4. SPECIAL COVER INSURANCE (Optional)

Schedule of Benefits	Sum Insured/Limit of Liability (RM)			
	Plan 1	Plan 2	Plan 3	Flexi Plan
Burglary	50,000	100,000	250,000	RM _____
Money				
Money in Transit	10,000	20,000	50,000	RM _____
Money in Premises during & after business hours	10,000	20,000	50,000	RM _____
Damage to Premises	1,000	1,000	1,000	RM _____
Damage to Locked Safe, Drawers & Cabinets	2,000	2,000	2,000	RM _____
Personal Accident (up to 2 employees)	10,000 per employee	10,000 per employee	10,000 per employee	RM _____ per employee
Group Personal Accident				
Accidental Death & Permanent Disablement (up to 12 employees)	10,000 per employee	20,000 per employee	30,000 per employee	RM _____ per employee
Aggregate Limit	80,000	120,000	200,000	RM _____
Temporary Total Disablement	100	100	100	RM _____
Temporary Partial Disablement	50	50	50	RM _____
Medical Expenses	1,000	1,000	1,000	RM _____
Hospital Cash Allowance (Accident or Sickness - maximum 100 days)	100 per day	100 per day	100 per day	RM _____
Repatriation Expenses	2,000	2,000	2,000	RM _____
Funeral Expenses	2,000	2,000	2,000	RM _____
Public Liability				
Any one accident	250,000	500,000	1,000,000	RM _____
Any one period	1,000,000	1,000,000	1,000,000	RM _____
Employer's Liability On all employees (excluding SOCSO members and foreign workers)				
Any one event	250,000	250,000	250,000	RM _____
Any one period	1,000,000	1,000,000	1,000,000	RM _____
Fidelity Guarantee	50,000	100,000	200,000	RM _____
Plate Glass	5,000	10,000	30,000	RM _____
Workmen Compensation				
Common Law Limit (in any one occurrence and in aggregate)	1,000,000	1,000,000	1,000,000	RM _____
Mobile Plant & Equipment	20,000	30,000	50,000	RM _____
Machinery Breakdown	50,000	100,000	150,000	RM _____
Machinery Breakdown - Loss of Profit	50,000	100,000	150,000	RM _____
Electronic Equipment	10,000	20,000	30,000	RM _____
Goods In Transit	10,000 any one carrying	30,000 any one carrying	50,000 any one carrying	RM _____
Total Annual Premium inclusive of 6% Service tax	823.62	1,496.72	2,970.12	Premium rating to be computed based on sum insured provided by Insured

6. PARTICULARS OF PREMISES TO BE INSURED

Name of Company:

Co. Registration No.:

Telephone No.:

Location of Premises:

Postcode:

Nature of Business:

Construction Classification: Period of Insurance: From To

7. PAYMENT METHOD & DECLARATION

I wish to pay my premium RM _____ (inclusive of all tax) ("Total Amount Due")

Cash Cheque (Please cross the cheque and made payable to 'AXA Affin General Insurance Berhad')

Bank	Cheque No.	Amount (RM)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Visa MasterCard

Card No. - - - Expiry Date:

Cardholder's Name:

Cardholder's Signature: _____ Date: dd/mm/yy

I/We hereby declare that the above answers and statements are true, and that I/we have withheld no information whatever regarding this application.

I/We understand that it is my/our duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I/we hereby declare that I/we have fully and accurately answered the questions above.

Signature of Proposer: _____ Date: dd/mm/yy

8. DECLARATION BY INTERMEDIARY/INSURER

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport/Business Registration documents and verified the identity of the Proposer.

Signature of Intermediary/Insurer: _____ Date: dd/mm/yy

Name: _____ Agency Code: _____

Note: Please attach a copy of the Proposer's NRIC/Passport/Business Registration documents where the premium is more than RM50,000.

Providing comprehensive and tailored solutions for your personal protection and business needs

motor
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healthcare
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marine

Ask your insurance agent for more details

(603) 2170 8282

Operating Hours: 8.30am to 5.30pm (Mon to Fri excluding public holidays)

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