

The all-in-one solution for property management



[ALLIANZ.COM.MY](https://www.allianz.com.my)

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

STRATA COMMUNITY SHIELD

At Allianz, we understand the unique needs and challenges associated with strata living, and we are committed to providing you with the peace of mind you deserve. Introducing **Strata Community Shield** package insurance – a comprehensive and customizable insurance solution specifically designed for Joint Management Body (JMB) or Management Corporation (MC) overseeing strata residential properties.

Why do you need Strata Community Shield?



Comprehensive coverage to meet the growing risks in managing strata property.



Receive an emergency relief cash payout of RM 1,000 when your building is damaged by fire or flood.



Covers loss of rent and temporary accommodation expenses for landlords and tenants due to property damage which renders the property to be uninhabitable, with a maximum payout of RM10,000 per month up to 12 months during the period of reinstatement or repair.





Full theft cover available.



Personal accident cover to residents due to snatch theft within compound or 150m vicinity.

Schedule of Benefits

Class	Interest Insured	Sum Insured
Commercial Fire - Material Damage	On Building including all permanent fixtures and fittings, renovation, outbuildings, common properties, plant and equipment of all descriptions contained therein	Mandatory cover — no limit on Sum Insured. Pricing, policy wordings as per Revised Fire Tariff
Terrorism	Covers your property against loss or damage due to an act of Terrorism and Sabotage	RM
Money	a) Money in Premise b) Money in Transit c) Money in Locked Safe	RM RM RM
Burglary	On all property of every description contained therein	RM
 Free extension to cover full theft		
Glass	On all plate glass as a result of any accident or misfortune. Interior glasses within unit can be covered subject to additional premium	RM
Fidelity Guarantee	On all employees and/or elected Joint Management Committee (JMC)	RM
Machinery Breakdown	On all plant, machinery, mechanical equipment and apparatus contained therein	RM
Restricted All Risks	On all equipments situated in the common areas of the property insured or Joint Management Body's (JMB)/Management Corporation's (MC) office that is within the property of the insured	RM
Public Liability	Third party including the residents' accidental bodily injury and/or accidental property damage in which the JMB/MC/Property Manager is legally liable for	RM
Group Personal Accident	Accidental death or total permanent disability on all JMC, with a limit up to 14 employees	RM
 Free extension to cover snatch theft		
<i>Compensates resident with up to RM250 for loss of personal items due to snatch theft within the covered compound.</i>		
Errors and Omission	Wrongful acts of the part of the Insured in the conduct of the Insured's business as JMB/MC	RM



Note:

1. Please ensure Sum Insured on building/contents are adequately insured.
2. All buildings are classified as Construction 1A.

This brochure is valid from 20 February 2024 onwards.

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 applicable are stated in the Policy.

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Allianz Customer Service Centre

Allianz Arena
Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral
50470 Kuala Lumpur.
Allianz Contact Centre: 1 300 22 5542
Email: customer.service@allianz.com.my

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 allianz.com.my

