

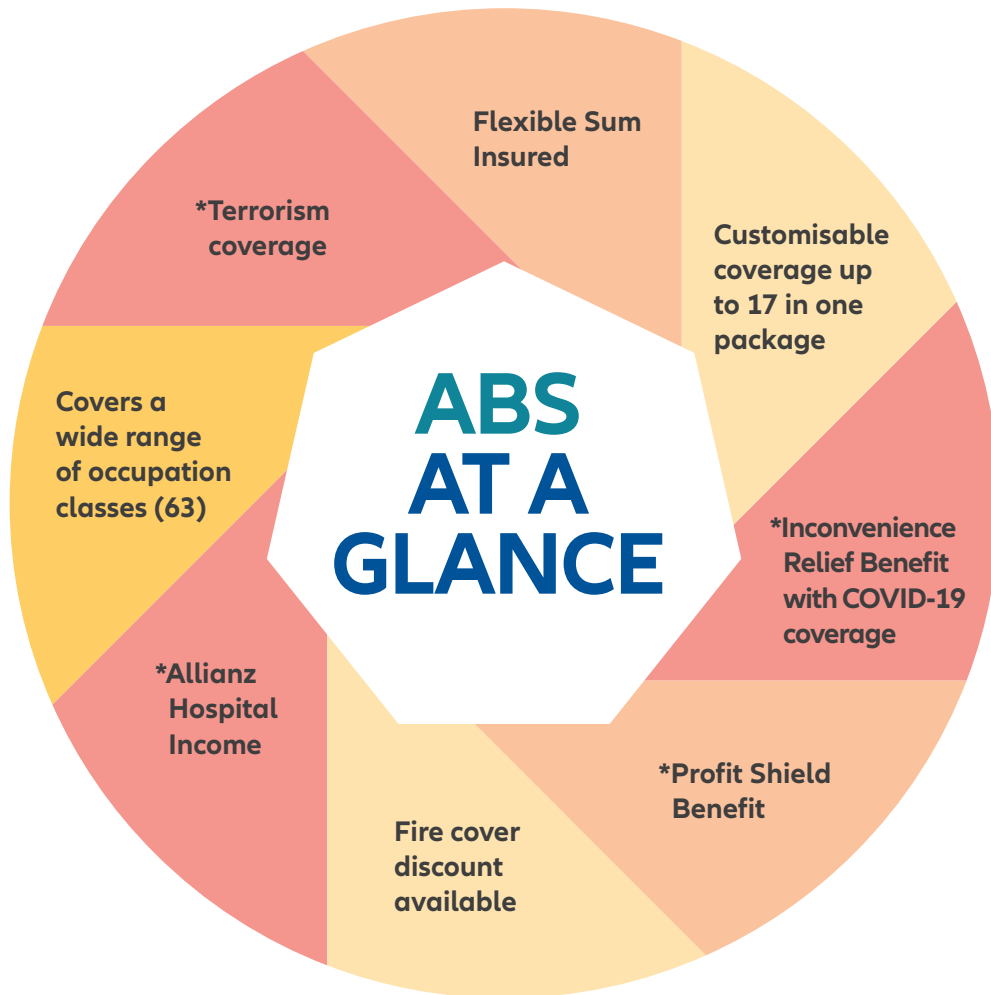
Allianz
Business Shield

COMPLETE PROTECTION FOR YOUR BUSINESS






ALLIANZ BUSINESS SHIELD (ABS)

At Allianz, we care about your business. That's why we provide **Allianz Business Shield** - a comprehensive solution that looks out for any and all businesses, big or small.



*Optional add-on coverage.

WHY DO I NEED INSURANCE FOR MY BUSINESS?

-  To cover unexpected expenses
-  Protection for your hard-working employees
-  Peace of mind knowing your business risks are covered



FIRE - A BURNING ISSUE

RM5.2
billion loss
from fire damage nationwide in 2017¹



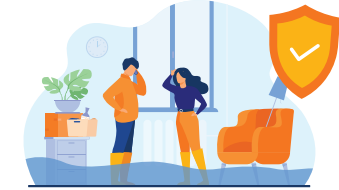
BURGLARY - SIGNIFICANT CRIME TO BUSINESSES

7,802 crimes reported
with burglary and theft making up a significant proportion³



FLOOD - SEVERE NATURAL DISASTER

RM5.82
billion flood damage
to property and infrastructure over two decades²



COVID-19 - AN UNEXPECTED PANDEMIC

RM5 million in losses
suffered by **56%** of manufacturers during Movement Control Order (MCO)⁴



Sources:

1. New Straits Times, M'sians suffered RM5.2 billion in fire-related property losses (2018).
2. Bank Negara Malaysia, Understanding Financing through the Lens of Small and Medium Enterprises (2018); Centre for Research on the Epidemiology of Disasters, Emergency Events Database (1998-2018).
3. Department of Statistics Malaysia, Crime Statistics Malaysia (2018).
4. The Edge Markets, Manufacturers estimate losses of at least RM500,000 during MCO (2020).



BUSINESSES WE COVER:



OFFICE

Accounting services, advertising offices, public relations offices, and administrative services.



BEAUTY

Nail salons, hair salons, make-up services, and skincare centres.



RETAIL

Grocery stores, supermarkets, laundrettes, floral shops, and hardware stores.



MANUFACTURING

Distilleries, farms, pharmaceuticals, motor vehicles, and more.



FITNESS & WELLNESS CENTRE

Fitness centres, gyms, nursing services, and veterinary offices.



FOOD & BEVERAGE

Cafes, fast food restaurants, hawker stalls, bakeries and patisseries.



EDUCATION

Schools, kindergartens, libraries, and universities.



and many more!

Terms and conditions apply.

HOW TO SELECT YOUR BUSINESS INSURANCE



1. KNOW YOUR BUSINESS RISKS

Protect against property damage with **Fire, Glass insurance, etc.**



2. BE PREPARED FOR UNEXPECTED EVENTS

Consider coverage for loss of income with **Profit Shield Benefit, Inconvenience Relief Benefit** or **Fire Consequential Loss**



3. CHECK INVENTORY CONDITIONS

Protect against malfunctioning equipment with **Mobile Plant & Equipment** or **Machinery Breakdown.**



4. PERFORM SAFETY INSPECTIONS

Protect your business with **Group Personal Accident** and **Public Liability.**



5. TAKE CARE OF YOUR EMPLOYEES

Consider insurance plans such as **Workmen's Compensation** or **Allianz Hospital Income.**

CUSTOMISE SOLUTIONS ACCORDING TO YOUR NEEDS

Step 01:

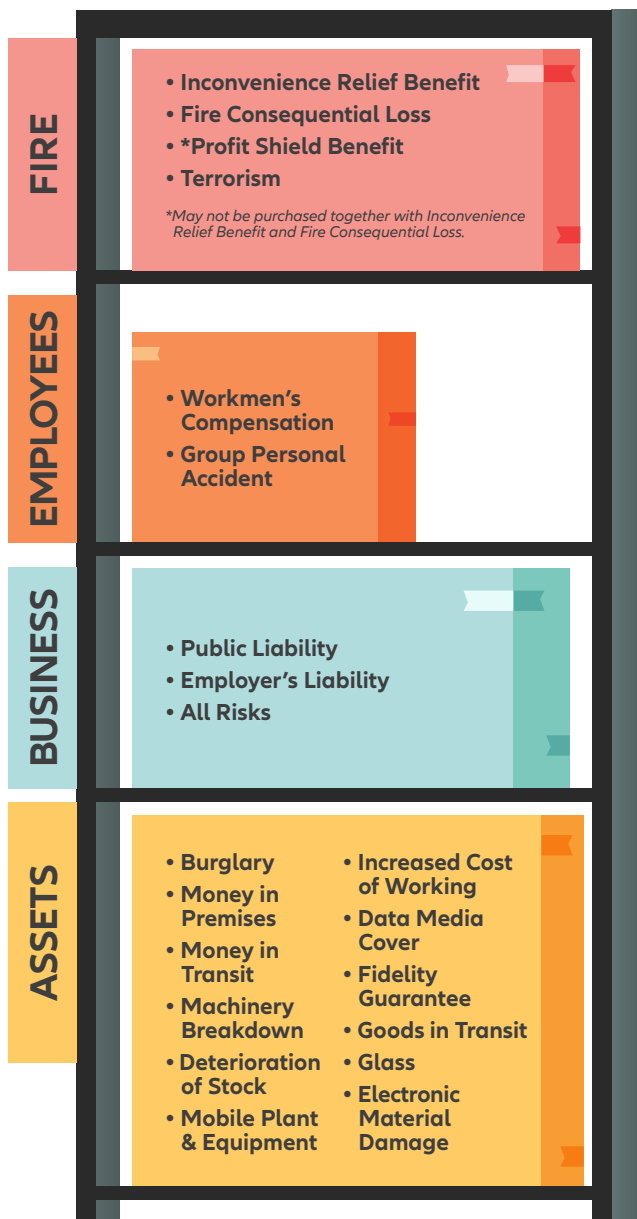
You may choose to supplement your basic **Fire Insurance** by adding on **Profit Shield Benefit** or **Inconvenience Relief Benefit**, for protection against special perils.

Step 02:

Next, you may opt to add on coverage to protect against business exposures, safeguard business assets or look after your employees. For example, to add on affordable medical insurance - **Allianz Hospital Income**, which provides a daily allowance following hospitalisation of your covered employee for Accidents or Diseases.

Step 03:

Make sure you understand what each policy covers. Some business insurance providers will offer you a lower-priced policy that omits coverage that a higher-priced policy includes which may be essential for your business needs.



UNIQUE OPTIONAL COVERAGE - ALLIANZ HOSPITAL INCOME

Protect the team behind your dream with Allianz Hospital Income

We understand that the health and safety of your employees is important to your business. With **Allianz Hospital Income (AHI)**, you'll have a medical plan that provides a daily allowance up to 60 days upon hospitalisation due to Accidents, Illnesses or Diseases. Hence, the employee won't have to worry about his/her financial situation while hospitalised.

Plan	Hospital Income (per day, up to 60 days)	Premium (RM)
AHI 1	RM100	50
AHI 2	RM300	150
AHI 3	RM500	250

Terms and conditions apply. Only available for purchase together with Allianz Business Shield and subject to RM10 stamp duty and SST.

PROFIT SHIELD BENEFIT

Imagine what will happen to your business if you are unable to generate daily profits due to an accident at your premises. Are your business profits being protected?



Looking for a straightforward and less cumbersome coverage with a high sum insured to cover loss of profit following an interruption to your business? Worry no more! Allianz's **Profit Shield Benefit** provides protection of **up to *RM2 million** for any loss in profit for the following circumstances:

- Loss or damage of more than 15% of the total Sum Insured due to Insured Perils; **OR**
- The insured is deprived of using the insured premises in excess of 72 hours after the loss or damage to the premises due to Insured Perils



- In the event of a notifiable disease (for example COVID-19) manifesting within your premises, **Profit Shield Benefit** also covers the expenses incurred for one (1) time disinfection services and testing kits for the employees; **OR**
- The total daily amount payable for the relevant indemnity period, whichever is lower

Add the **Profit Shield Benefit** to your Allianz Business Shield insurance to help secure your profits!

*Terms and conditions apply.

INCONVENIENCE RELIEF BENEFIT

The **Inconvenience Relief Benefit (IRB)** is the perfect choice for small and medium-sized enterprises (SMEs). With a small additional premium, IRB protects your business and gives you the peace of mind that you need.

WHY IRB?

- ☑ Documentation on the company statement of account is NOT required.
- ☑ Simple calculation on the premium based on the insured's selected plan.
- ☑ Straightforward and quick claim process.

IRB WILL COVER YOUR BUSINESS WHEN:



There is a loss of more than 15% of the Building Sum Insured, or;



You are deprived of the use of your business premises for more than 72 hours following loss due to Insured Perils, or;



Your premises are closed by order of public authorities due to your employees contracting notifiable diseases like COVID-19 whilst within the premises (payout will be limited to a maximum of 14 days)

SIGN UP TO SAFEGUARD YOUR BUSINESS

Contact an Allianz authorised agent or visit the nearest Allianz branch for more information.

allianz.com.my

BENEFITS

Pays up to RM2,000 per day for the duration of repair work, up to a maximum of 180 days.

	RM500 per day	RM1,000 per day	RM1,500 per day	RM2,000 per day
No. of days	Total Sum Insured (RM)			
30	15,000	30,000	45,000	60,000
60	30,000	60,000	90,000	120,000
90	45,000	90,000	135,000	180,000
120	60,000	120,000	180,000	240,000
150	75,000	150,000	225,000	300,000
180	90,000	180,000	270,000	360,000

Note: Premium will be based on the IRB Sum Insured multiplied with the Fire and Insured Perils rate. Terms and conditions apply.

Notes: To avoid underinsurance, kindly ensure that your sum insured is adequate.

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.

APPENDIX

PROTECTION AGAINST COMMERCIAL FIRE AND SPECIAL PERILS

Fire Material Damage

Covers your building, property, stock, and equipment.

Inconvenience Relief Benefit

Covers loss of more than 15% of the Building Sum Insured and losses that prevent access to premises by order of public authorities.

Fire Consequential Loss

Covers loss of profit upon business interruption due to fire and named perils.

Terrorism

Covers your property against loss or damage due to an act of Terrorism and Sabotage.

Profit Shield Benefit

Provides coverage when there is a loss of more than 15% of the Building Sum Insured and also covers the costs for testing kits and disinfection services required due to manifestation of notifiable diseases in your premises.

LOOKING AFTER YOUR EMPLOYEES

Workmen's Compensation

Provides coverage to you as an employer in respect of your statutory liabilities under the Workmen's Compensation Law(s) and common law.

Group Personal Accident

Compensation for injury resulting in death or disability.

PROTECTION AGAINST BUSINESS EXPOSURES

Public Liability

Covers you if someone brings a suit against you for property damage or bodily injury.

Employer's Liability

Covers you as an employer for your legal liability under common law to pay compensation, cost, and expenses to your employees.

All Risks

Covers against loss or damage by accident or misfortune not expressly excluded.

SAFEGUARD YOUR ASSETS

Burglary

Covers loss of or damage to the property due to theft.

Money in Premises

Covers loss of money by break-in and/or robbery.

Money in Transit

Covers loss of money by robbery during transit.

Mobile Plant & Equipment

Protects against accidental collision or overturning consequent upon mechanical breakdown.

Machinery Breakdown

Covers sudden and unforeseen damage to machine whilst at work or rest.

Deterioration of Stock

Covers loss or damage to perishable goods due to breakdown of refrigerating machinery.

Electronic Material Damage

Protection for loss/damage, theft, burglary or robbery for electronics.

Data Media Cover (under Electronic Shield Insurance)

Protection for loss/damage to external data media i.e. server, disc storage, etc.

Increased Cost of Working (under Electronic Shield Insurance)

Covers costs incurred to maintain operation following loss or damage to electronics.

Glass

Covers breakage of any glass.

Fidelity Guarantee

Safeguards loss sustained by fraud or dishonesty by employee.

Goods in Transit

Covers damage of goods by accidental means during transit.

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

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