



**SMART SHIELD PACKAGE**

The **all-in-one cover**  
for JMB managed  
strata risks

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

# 10 major risks identified

New building technologies and evolving estate and facilities management bring forth a slew of emerging risks for high-rise buildings and landed properties.



**Fire  
Material  
Damage**

**Machinery  
Breakdown**

**All Risks**



**Glass**

**Public  
Liability**

**Burglary**



**Errors &  
Omission**

**Money**

**Fidelity  
Guarantee**

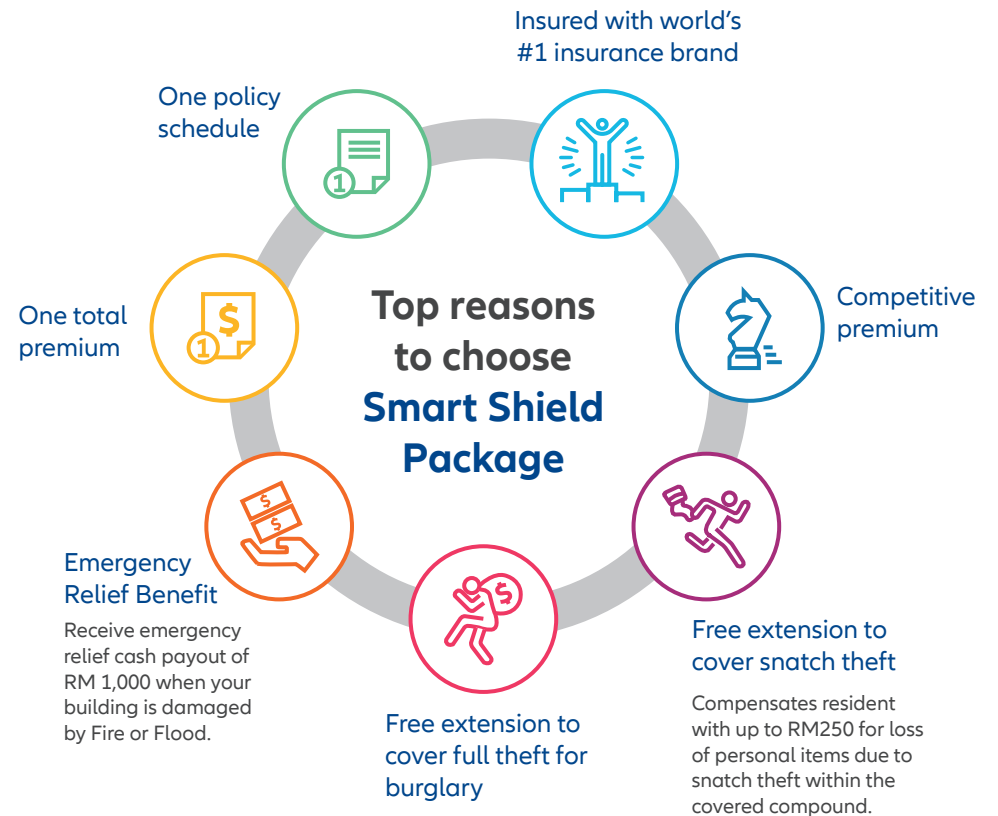
**Personal  
Accident**

# One smart package

Writing insurance policies for condominiums, apartments, flats, and landed properties necessitates a high level of expertise. With over 100 years of global field expertise, we have identified the 10 most critical risks in most high-rise and estate management.

For that, Allianz created **Smart Shield Package**, an all-in-one solution for Joint Management Body (JMBs) to ensure that your JMB won't miss out on the protection that matter most.

The Smart Shield Package now provides free extended benefits for your complete peace of mind, making it more adaptable to the risk management requirements of JMB of varying sizes.



**100+**  
years of field expertise

# Fixed Plan 1

Section	Class	Interest Insured	Sum Insured	
<b>A</b>	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	
	1) Money	a) Money in Premise	RM 10,000	
		b) Money in Transit	RM 10,000	
		c) Money in Locked Safe	RM 10,000	
	2) Burglary	On all property of every description contained therein	RM 30,000	
	3) Glass	On all plate glass as a result of any accident or misfortune	RM 30,000	
	4) Fidelity Guarantee	On all employees and/or elected Joint Management Committee (JMC)	RM 30,000	
	<b>B1</b>	5) Machinery Breakdown	On all plant, machinery, mechanical equipment and apparatus contained therein	RM 100,000
		6) All Risks	On all fixed office machines and equipments of Joint Management Body's (JMB)/Management Corporation's (MC) office	RM 100,000
7) Public Liability		Third party accidental bodily injury and/or accidental property damage	RM 1,000,000	
8) Personal Accident		Accidental death or total permanent disability on all JMC	RM 20,000 per person (maximum limited to 12 persons)	
<b>B2</b>	9) Errors and Omission	Wrongful acts of the part of the Insured in the conduct of the Insured's business as JMB/MC	RM 1,000,000	

**Annual Premium (SST inclusive) :**  
**Fire Premium + RM 805.60 (B1) + RM 848 (B2)**

# Fixed Plan 2

Section	Class	Interest Insured	Sum Insured	
<b>A</b>	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	
	1) Money	a) Money in Premise	RM 20,000	
		b) Money in Transit	RM 20,000	
		c) Money in Locked Safe	RM 20,000	
	2) Burglary	On all property of every description contained therein	RM 50,000	
	3) Glass	On all plate glass as a result of any accident or misfortune	RM 50,000	
	4) Fidelity Guarantee	On all employees and/or elected Joint Management Committee (JMC)	RM 50,000	
	<b>B1</b>	5) Machinery Breakdown	On all plant, machinery, mechanical equipment and apparatus contained therein	RM 200,000
		6) All Risks	On all fixed office machines and equipments of Joint Management Body's (JMB)/Management Corporation's (MC) office	RM 200,000
7) Public Liability		Third party accidental bodily injury and/or accidental property damage	RM 2,000,000	
8) Personal Accident		Accidental death or total permanent disability on all JMC	RM 30,000 per person (maximum limited to 12 persons)	
<b>B2</b>	9) Errors and Omission	Wrongful acts of the part of the Insured in the conduct of the Insured's business as JMB/MC	RM 2,000,000	

**Annual Premium (SST inclusive) :**  
**Fire Premium + RM 1,017.60 (B1) + RM 1,590 (B2)**

# Flexi Plan 3

Section	Class	Interest Insured	Sum Insured
A	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
	Please indicate		
	1) Money	a) Money in Premise	RM
		b) Money in Transit	RM
		c) Money in Locked Safe	RM
	2) Burglary	On all property of every description contained therein	RM
	3) Glass	On all plate glass as a result of any accident or misfortune	RM
	4) Fidelity Guarantee	On all employees and/or elected Joint Management Committee (JMC)	RM
B1	5) Machinery Breakdown	On all plant, machinery, mechanical equipment and apparatus contained therein	RM
	6) All Risks	On all fixed office machines and equipments of Joint Management Body's (JMB)/Management Corporation's (MC) office	RM
	7) Public Liability	Third party accidental bodily injury and/or accidental property damage	RM
	8) Personal Accident	Accidental death or total permanent disability on all JMC	RM
B2	9) Errors and Omission	Wrongful acts of the part of the Insured in the conduct of the Insured's business as JMB/MC	RM

**Annual Premium (SST inclusive) :**  
**Fire premium + B1 premium + B2 premium**  
 (B1 and B2 premiums to be advised by the Company)

Notes:

1. Please ensure Sum Insured in building/contents are adequately insured.
2. All buildings are classified as Construction 1A.
3. 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 valid from 1 March 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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