



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?

- ✓ Unlike Fire Consequential Loss Insurance, 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 whilst within the premises (payout will be limited to a maximum of 14 days)

Benefits

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

No. of days	RM 500 per day	RM 1,000 per day	RM1,500 per day	RM2,000 per day
	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.

Reach out to your agent today for professional and personalised advice!



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

The benefit(s) payable under this 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).