

Additional perils that can be added to your Fire Insurance Cover

Description	Rate	Remarks	
Aircraft damage	0.005%	Rate applied to Total Sum Insured	
Earthquake & volcanic eruption	0.010%		
Storm/Tempest	0.015%		
Flood	0.086%		
Explosion (Non-industrial without boilers)	0.005%		
Impact damage (Including insured's own vehicle)	0.004%		
Bursting or overflowing of water tanks apparatus or pipes • building more than 5 storeys • others	0.006% 0.005%		
Riot, strike & malicious damage	0.014%		
Sprinkler leakage - On Building	0.005%		Rate applied to Building Sum Insured only
Sprinkler leakage - On Contents	0.025%		Rate applied to Contents Sum Insured only

Rating Table for Fire & All Risks

PIAM code	Trade and/or Occupancies	Fire*		All Risks	
		C1A	C1B	C1A	C1B
1102	Retail business and shop of general merchandise within Company's Acceptance Conditions	0.229%	0.289%	0.60%	0.65%
2902	Coffee shops and restaurants (excluding restaurants in bars/pubs/karaoke, hotels other than budget hotel, food courts and catering services, furniture showroom/shop)	0.161%	0.202%	0.50%	0.55%
1202	Hotel (Budget)/Homestay	0.114%	0.143%	0.45%	0.50%
1116	Hair Dressing salon/Beauty salon, slimming centre, make up and hair academy	0.193%	0.243%	0.55%	0.60%
2904	Foot reflexology, traditional massage centre	0.279%	0.348%	0.65%	0.75%
2905	Fitness centre, yoga studios	0.084%	0.109%	0.40%	0.45%

* Fire coverage includes loss and/or damage caused by fire or lightning. For additional coverage you may select the perils.

At a glance



Lowers financial burden



Compulsory fire cover



Add-in fire perils



Burglary & armed robbery/hold-up



Liability against third party



Employee protection



No manufacturing process in premise



Protects money in transit



Business continuity

What is it?

A comprehensive package plan covering various aspects of your business, protecting all the hard work and investment you've put in.



Comprehensive cover



Easy premium calculation



Flexible protection plan

MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit www.pidm.gov.my).

Agent's stamp

Tokio Marine Insurans (Malaysia) Berhad

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Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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BIZ-PACK 032024

Biz-Pack Partner
Insurance

Managing Risks?
Insure with Biz-Pack Partner



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Life & Health | Property & Casualty



This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.

Table of Benefits	Sum Insured (RM)				Sum Insured (RM)				Sum Insured (RM)				Note
	Basic Plan				Premier Plan				Flexi Plan				
Section / Description	Budget Hotel & Homestay	F&B	Beauty & Wellness	Retail	Budget Hotel & Homestay	F&B	Beauty & Wellness	Retail	Budget Hotel & Homestay	F&B	Beauty & Wellness	Retail	
1. Fire On building, stocks in trade, furniture, fixtures & fitting/Others (please specify)	To be determined by the Insured. Minimum premium applies				To be determined by the Insured. Minimum premium applies				To be determined by the Insured. Minimum premium applies				
2. Burglary (First Loss Basis)													
2.1 On stocks in trade/Others (Insured to specify)	25,000	30,000	25,000	50,000	35,000	50,000	35,000	100,000	Flexi	Flexi	Flexi	Flexi	
• Sub-limit for alcohol, tobaccos/cigarettes and stock of high-end food	N/A	5,000	N/A	N/A	N/A	10,000	N/A	N/A	N/A	Flexi	N/A	N/A	
2.2 Damage to premises	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
3. Money													
3.1 Money in transit	5,000	5,000	10,000	10,000	10,000	10,000	20,000	20,000	Flexi	Flexi	Flexi	Flexi	
3.2 Money in premises	10,000	5,000	10,000	10,000	20,000	10,000	20,000	20,000	Flexi	Flexi	Flexi	Flexi	
• During business hours													
• After business hours (in locked safe/drawer/cabinet/cash register)													
3.3 Damage to safe/drawer/cabinet/cash register	2,000	2,000	2,000	2,000	2,000	2,000	4,000	4,000	2,000	2,000	20% of Sum Insured for 3.2 or up to RM4,000	2,000	
3.4 Personal Accident for 2 employees (each, unnamed)	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
4. Glass (First Loss Basis)	10,000	3,000	2,500	5,000	15,000	6,000	5,000	10,000	Flexi	Flexi	Flexi	Flexi	
5. Public Liability													
• Any one accident	500,000	300,000	500,000	500,000	750,000	400,000	1,000,000	1,000,000	Flexi	Flexi	Flexi	Flexi	
• Any one period	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
• Innkeeper's liability													
- Budget hotel (per room)	500	N/A	N/A	N/A	500	N/A	N/A	N/A	500	N/A	N/A	N/A	
- Homestay (per unit)	1,000	N/A	N/A	N/A	1,000	N/A	N/A	N/A	1,000	N/A	N/A	N/A	
6. Employer's Liability													
• Any one accident/Any one period	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	Flexi	Flexi	Flexi	Flexi	
7. Group Personal Accident (unnamed basis, up to 15 employees)													
7.1 Death & Permanent Disablement (per employee)	10,000	10,000	25,000	25,000	20,000	20,000	50,000	50,000	Flexi	Flexi	Flexi	Flexi	
7.2 Maximum limit any one accident	5 times Principal Sum Insured				5 times Principal Sum Insured				5 times Principal Sum Insured				
7.3 Medical Expenses (per employee)	1,500	2,000	2,000	2,000	1,500	2,000	2,000	2,000	Flexi	Flexi	Flexi	Flexi	
7.4 Funeral Expenses (per employee)	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
Annual Premium	Fire Premium + RM454.30	Fire Premium + RM539.60	Fire Premium + RM643.05	Fire Premium + RM748.27	Fire Premium + RM692.30	Fire Premium + RM712.92	Fire Premium + RM1,158.10	Fire Premium + RM1,524.25	Fire Premium + RM _____	Fire Premium + RM _____	Fire Premium + RM _____	Fire Premium + RM _____	
Optional Cover													
Group Personal Accident													
• Cover more employee with additional premium (per employee)	4.80	4.80	10.80	10.80	8.80	8.80	20.80	20.80	N/A	N/A	N/A	N/A	
8. All Risks													
8.1 On office/business equipments	To be determined by the Insured. Minimum premium applies				To be determined by the Insured. Minimum premium applies				To be determined by the Insured. Minimum premium applies				
8.2 Others (excluding stock in trade) (Insured to specify)													
9. Fire Consequential Loss (for 12 months Indemnity Period)													
9.1 On gross profit/gross revenue	To be determined by the Insured. Minimum premium applies				To be determined by the Insured. Minimum premium applies				To be determined by the Insured. Minimum premium applies				
9.2 Auditor's/Accountant's Fees													

Fire
Maximum Sum Insured:
• Not more than RM10million on Fire or Combined Sum Insured for Fire and Fire Consequential Loss.

Burglary
The Sum Insured under this section must not exceed the Fire Sum Insured.
• Sub-limit for alcohol, tobaccos/cigarettes and stocks of high-end food such as canned abalone, scallops, shark fin, chinese ginseng products is based on agreed value.

Public Liability
Subject to an excess of RM250 on each and every loss and this excess is not applicable to Innkeeper's liability limit.
• In respect of budget hotel/homestay, Innkeeper's liability is limited to RM500/RM1,000 respectively for any one claim and RM10,000 in the aggregate for the period.

All Risks
Confined to premises risk only, excess: 0.50% of sum insured or RM200 whichever is higher each and every loss.

Fire Consequential Loss
For Gross profit calculation, please use the table in proposal form to arrive at the Sum Insured.

- ### Acceptance Conditions
- Section 1 is compulsory for any one of the plan selected.
 - Applicable to one location only. The premises must be of Class 1A Building (All external walls must be of brick/concrete fully covered up to roof top. Floors to be constructed of reinforced concrete) or Class 1B Building (External walls of partly 80% brick/concrete and 20% non-combustible materials). Roofs made entirely of non-combustible materials (e.g. tiles or metal sheets).
 - No sharing of premises within the same lot and no manufacturing process involved within the premises.
 - This package is not designed for the following trade/business:
 - Car accessories/Spare parts
 - Computers & accessories
 - Electrical appliance including semi-conductor products
 - Cigarettes
 - Liquor, wines, beers
 - Petrol kiosk
 - Jewellery, pawn shop, precious stone
 - Chinese medical hall
 - Telephone and telecommunication equipment, phone cards & accessories
 - Flammable & toxic nature chemicals & explosives
 - Seafood products
 - Automobile, car service center & workshop
 - Money changers
 - 24 hours convenience store
 - Cameras & photographic equipment
 - LPG/Gas/Oil & petroleum related products
 - Branded watches (such as Rolex, Omega, Christian Dior, Tag Heuer etc)
 - Joss stick paper/Incense
 - Silent/Vacant risk
 - Arts, antiques & precious stones
 - Plastic and metal recycle
 - Hotel/Resorts (other than budget hotels)
 - Risk with claims history/known losses in the past to be referred to the Company.
 - This insurance package is applicable to premises located in Malaysia only.

You can enjoy extra protection with our Fidelity Guarantee or Machinery Breakdown

Please contact our agents for further enquiry