

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

198601000381 (149520-U)

Level 20, Menara Hap Seng 3, Plaza Hap Seng,
No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur, Malaysia.
T: (03) 2027 8200 / 2789 8800 F: (03) 2022 2295

Customer Service Hotline: 1800 88 0812

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 Partner
Insurance
Office & Services



TOKIO MARINE
INSURANCE GROUP

Managing Risks?

Insure with Biz-Pack Partner
Office & Services

Tokio Marine
Insurans (Malaysia) Berhad
198601000381 (149520-U)

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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

Section/Description	Sum Insured (RM)		
	Basic Plan	Premier Plan	Flexi Plan
1. Fire On building, stocks in trade, fixtures, fitting & furniture/ Others (please specify)	To be determined by the Insured. Minimum premium applies		
2. Burglary (First Loss Basis)			
2.1 On stocks in trade/Others (Insured to specify)	30,000	50,000	Flexi
2.2 Damage to premises	2,000	2,000	2,000
3. Money			
3.1 Money in transit	5,000	10,000	Flexi
3.2 Money in premises			
• During business hours	5,000	10,000	Flexi
• After business hours	5,000	5,000	Flexi
(in locked safe/drawer/cabinet/cash register)			
3.3 Damage to safe/drawer/cabinet/cash register	2,000	2,000	2,000
3.4 Personal Accident for 2 employees (each, unnamed)	10,000	10,000	10,000
4. Glass (First Loss Basis)	3,000	5,000	Flexi
5. Public Liability			
• Any one accident	250,000	350,000	Flexi
• Any one period		Unlimited	
6. Employer's Liability			
• Any one accident/Any one period	1,000,000	1,000,000	Flexi
7. Group Personal Accident (unnamed basis, up to 15 employees)			
7.1 Death & Permanent Disablement (per employee)	15,000	20,000	Flexi
7.2 Maximum limit any one accident	5 times Principal Sum Insured		
7.3 Medical Expenses (per employee)	2,000	2,000	Flexi
7.4 Funeral Expenses (per employee)	2,000	2,000	2,000
Annual Premium	Fire premium + RM467.75	Fire premium + RM693.55	Fire premium + RM _____
Optional Cover			
Group Personal Accident • Cover more employee with additional premium (per employee)	RM6.80	RM8.80	N/A
8. All Risks			
8.1 On office/business equipments	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		
9.2 Auditor's/Accountant's Fees			

Premium is subject to 8% Service Tax and RM10 Stamp Duty

Note:

Fire

Maximum Sum Insured should 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.

Public Liability

Subject to an excess of RM250 on each and every loss.

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.

Additional perils that can be added to your Fire Insurance Cover

Description	Rate	Remarks
Aircraft damage	0.005%	
Earthquake & volcanic eruption	0.010%	
Storm/Tempest	0.015%	
Flood	0.086%	
Explosion (Non-industrial without boilers)	0.005%	Rate applied to Total Sum Insured
Impact damage (Including insured's own vehicle)	0.004%	
Bursting or overflowing of water tanks apparatus or pipes		
• building more than 5 storeys	0.006%	
• others	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
1204	Office	0.055%	0.068%	0.35%	0.40%
1208	Universities, colleges, schools, training centers, tuition centers, music schools, dance schools, art & craft schools	0.084%	0.105%	0.40%	0.45%
1214	Clinic and dental clinic	0.106%	0.132%	0.45%	0.50%
1112	Laundries/laundrettes and dry cleaners	0.283%	0.354%	0.65%	0.75%
3308	Photographic & advertising studio and bridal house	0.198%	0.247%	0.55%	0.60%

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

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:
 - Money changers/Lenders
 - Banks or any financial institutions
 - Security firms
 - Debt collectors
 - Retail shop
 - Department store, mini market
 - Betting & gaming operators
 - Amusement centres/Theme park/Stadium/ Billiard, bowling & snooker centres
 - Company under receivership
 - Silent/Vacant risk
 - Food and beverages
 - Food processing industry
 - Safe deposit operators
 - Hotel/Resorts
 - Exhibitions/Demonstration/Road show events
 - Massage parlor, bar, night club, sauna & discotheques
 - General merchandise
 - Restaurant, coffee shop
- 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.

Please contact our agents for further enquiry