



TOKIO MARINE
INSURANCE GROUP

Fact Sheet

Biz-Pack Partner

Biz-Pack Partner Insurance is a package policy which provides you with 9 types of comprehensive protection cover such as Fire and Special Perils, Burglary, Money, Glass, Public Liability, Employer's Liability, Group Personal Accident, All Risks and Fire Consequential Loss.

SECTION 1 - Fire and Special Perils

This Section covers you against loss or damage to your property caused by fire or lightning. You may extend coverage to the following risks by paying additional premium:

- Aircraft damage
- Earthquake and volcanic eruption
- Storm/tempest
- Flood
- Explosion (Non-industrial without boilers)
- Impact damage (Including your own vehicle)
- Bursting or overflowing of pipes
- Riot, strike and malicious damage
- Sprinkler leakage

Main Exclusions to Section 1

- Loss by theft during or after the occurrence of a fire
- Loss or damage to burning of property by order of any public authority
- Subterranean fire

SECTION 2 - Burglary

This Section covers the property insured belonging to you or held by you in trust or on commission against lost by theft consequent upon actual forcible and violent entry or any attempt thereat including Armed Robbery and Hold-up.

Main Exclusions to Section 2

- Loss or damage due to theft by any of your family members, employees or domestic servants
- Loss or damage whilst the premise is unoccupied for a period exceeding 30 consecutive days
- Shortage due to error or omission

SECTION 3 - Money

This Section covers money been lost, destroyed or damaged whilst in transit or kept in your premises as stated in the Policy Schedule.

Main Exclusions to Section 3

- Loss arising out of forged bank or currency notes
- Shortages due to error or omission or shortages resulting from clerical or accounting errors or loss due to errors in receiving or paying out
- Loss or damage by fraudulent embezzlement
- Any loss from an unattended vehicle
- Any loss due to depreciation in value

SECTION 4 -Glass

This Section will indemnify you, if any of the glass at the premises insured is broken by fracture extending through its entire thickness as the result of any accident or misfortune not otherwise excluded.

Main Exclusions to Section 4

- Breakage occasioned by or traceable to construction of or structural alterations to the premises
- Breakage occasioned by or traceable to alterations to or removal of any of the Glass
- Breakage occasioned by or traceable to settlement or expansion or construction of the Glass or frames or fitting due to climatic conditions
- Claims in respect of damage to window frames or other fittings
- Claims in respect of the cost of removal and reinstatement of windows fittings and other obstruction to replacement
- Claims in respect of glass which at the commencement of the insurance thereon is broken or damaged and not subsequently replaced

- Destruction or damage directly occasioned by pressure waves caused by aircraft or other devices travelling at sonic or supersonic speeds

SECTION 5 - Public Liability

This Section will indemnify you against all sums which you shall become legally liable to pay for compensation in respect of

- a) bodily injury to or illness of Third party
- b) loss of or damage to property

occurring within the Premises during the Period of Indemnity as a result of an accident and happening or caused as described in the policy schedule.

Main Exclusions to Section 5

- Liability assumed by you under any contract or agreement and which would not have attached in the absence of such contract or agreement
- Liability arising from ownership, possession or use of any vessel or craft or mechanical propelled vehicle (including any type of machine on wheels or caterpillar tracks) or trailers
- Seepage pollution or contamination
- Fines, penalties, punitive or exemplary damages of any kind
- Pure financial loss of any kind
- Claims arising from 'Latex Protein Toxic Syndrome' and Asbestos

SECTION 6 - Employers' Liability

This Section indemnifies you against liability at law to pay compensation to your employee including costs and expenses in respect of accidental bodily injury or disease arising out of and in the course of employment. In addition, with our written consent, we shall pay for all costs and expenses incurred in defending any claim.

Main Exclusions to Section 6

- Liability to employees of your Contractors
- Any injury by accident or disease sustained outside the Geographical Area

SECTION 7 - Group Personal Accident

This Section will compensate you and your employees for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in death or disablement and/or necessitate medical and/or surgery treatment. In addition, with our written consent, we shall pay for all costs and expenses incurred in defending any claim.

Main Exclusions to Section 7

- Suicide (whether sane or insane) or any attempt thereat
- Pre-existing physical or mental defect or infirmity
- Illness, diseases, infections, acquired immune deficiency syndrome (AIDS), human immune deficiency virus (HIV) and/or HIV related illnesses
- Childbirth, miscarriage, pregnancy, or any complications thereof unless caused directly or indirectly by accident.
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Criminal acts
- Professional sports activities of any kind
- Hazardous sport activities such as mountaineering involving the use of ropes, caving, parachuting, hand gliding, hunting, racing of any kind (other than on foot), scuba-diving, bungee jumping and water ski jumping

General Exclusion To All Sections

- War, Civil War and any act of Terrorism
- Radioactive and nuclear energy risks
- Any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos

Duty of Disclosure

You must disclose all material facts that you know or ought to know; otherwise your policy may be invalidated.

Contribution

If at the time of any loss or damage to the property there be any other subsisting insurance or insurances effected by you covering the same, we shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

Excess

It is the amount of loss you have to bear for each and every claim.

Payment of Premium

- Premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the proportion of premium for the 60 days.
- It is advisable that you pay the premium directly to us, either by cash, credit card or cheque. Should you decide to pay the premium through your insurance intermediary, ensure your cheque is made payable only in the name of **Tokio Marine Insurans (Malaysia) Berhad**.
- Insist on a receipt for the premium paid to your insurance intermediary or us.
- Contact us if you have not received your policy after one month of purchase.

WHAT YOU SHOULD DO In The Event Of Loss/Damage

Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. If involved in a serious accident, you are required to lodge a police report immediately.

Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us as soon as possible. If adjusters / investigators are appointed by us, you must give full cooperation to them in assessing your claim.

Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

HOW TO LODGE A Complaint And Redress Avenues Available



Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via bnmtelelink@bnm.gov.my; or
2. the insurance mediator of the Financial Mediation Bureau.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to www.bnm.gov.my/bnmlink/index.htm) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website www.tokiomarine.com.

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