

# What is it?

A needs-based insurance solution with the option to progressively build cover according to one's affordability level.



Pick & choose



Affordable



All-rounded protection

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](http://www.pidm.gov.my)).

## Agent's stamp

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

## Tokio Marine Insurans (Malaysia) Berhad

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SMEPLUS-EN032024

# SME Plus Insurance



TOKIO MARINE  
INSURANCE GROUP



Tokio Marine  
Insurans (Malaysia) Berhad  
198601000381 (L49520-U)

[tokiomarine.com](http://tokiomarine.com)

Life & Health | Property & Casualty

# Review your role profile for recommended cover

	Key Business Person	Family Breadwinner	Borrower/Guarantor	Shareholder/ Partner
Roles	Company Director, Partner, Employees	Spouse, Children, Parents, Siblings	Financier	Shareholder Partner
Needs	Business Continuity	Family Protection	Loan Cover	Shareholder Protection

## Recommended insurance solution

	Key Business Person	Family Breadwinner	Borrower/Guarantor	Shareholder/ Partner
Smart 1	✔		✔	
Smart 2	✔			
Smart 3	✔	✔	✔	✔



**SME Plus**  
All rounded insurance cover for your business

## Basic coverage Smart 1



## Optional coverage for you and your employees

### Compulsory

**Safeguard your property**  
(Choose minimum 1)

- Fire
- All Risks

**Protect your physical assets and fulfill your legal obligations**  
(Choose minimum 1)

- Glass
- Fidelity Guarantee
- Burglary
- Machinery Breakdown
- Public Liability
- Employer's Liability
- Money
  - Money in transit
  - Money in premises

### Optional

- Fire Consequential Loss
- Electronic Equipment

### Smart 2

**Protect your biggest asset - your employees**

- Group Hospitalisation Scheme (GHS)
- Group Personal Accident (GPA)
- Group Term Life (GTL)

### Smart 3

**Coverage for what matters most, your health and well-being**

- Major Motor Medical
- Cancer LoanBreak
- MosBite
- Travel Partner
- Medic Partner
- PA Partner
- Houseowner/Householder



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.