

Tokio Marine

SME BizOne
Insurance



TOKIO MARINE
INSURANCE GROUP

Fire Add-on

relief
@assistance



Relief Assistance is a fire add-on coverage that pays daily relief assistance up to a maximum of 28 days, when :

- 1 | The damaged or destroyed property is covered under Fire section
- 2 | Confirmed to be a valid claim under fire policy
- 3 | Property temporary closure or cease operation for at least 24 hours after the loss/damage

Running a business can be risky,

TEMPORARY TOTAL CLOSURE

OF BUSINESS OPERATION

due to unforeseen circumstances is unpredictable.

With Tokio Marine new fire add-on, you will be assured with peace of mind and worry free that your business will get back on track with additional premium as low as RM0.24 per day.

Table of Coverage

PLAN DESCRIPTION	PLAN 1	PLAN 2	PLAN 3
Sum Insured (per day)	RM500	RM1,500	RM2,500
No. of days	28 days	28 days	28 days
Sum Insured Limit (in the aggregate)	RM14,000	RM42,000	RM70,000
Premium	RM88	RM268	RM448

Premium subject to 8% Service Tax

The Relief Assistance pay-out is based on :

1. A maximum period of **3 days** if losses under Section 1 is **less than or equal to RM5,000**
2. A maximum period of **28 days** if losses under Section 1 is **more than RM5,000**

How does it works?

Scenario 1

Actual Business Closure
5 Days

Maximum of
3 Days
Relief Assistance is paid

Due to losses under Section 1 is less than **RM5,000**

A

Base Plan SME BizOne

Section 1:
Fire & Special Perils

Fire & Lightning
with Insured Perils
Material Damage
claims

=

RM3,000

Subject to
policy terms and
conditions

Total Claim Payable **A** = **RM3,000**

B

Fire Add-on Relief Assistance

Plan 1 Premium
RM88.00

3 days
x RM500

=

RM1,500

Total Claim Payable with Relief Assistance **A + B** = **RM4,500**

Scenario 2

Actual Business Closure
30 Days

A maximum of
28 Days
Relief Assistance is paid

Due to maximum of 28 pay-out days for losses of more than **RM5,000** under Section 1

A

Base Plan SME BizOne

Section 1:
Fire & Special Perils

Fire & Lightning
with Insured Perils
Material Damage
claims

=

RM410,000

Subject to
policy terms and
conditions

Total Claim Payable **A** = **RM410,000**

B

Fire Add-on Relief Assistance

Plan 1 Premium
RM88.00

28 days
x RM500

=

RM14,000

Total Claim Payable with Relief Assistance **A + B** = **RM424,000**



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.

Information updated as at
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Tokio Marine
Insurans (Malaysia) Berhad
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tokiomarine.com
Life & Health | Property & Casualty

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).

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