

Zurich SME Business

A needs-based customised solution
for your business protection.



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Zurich SME Business Insurance

A needs-based customised solution for your business protection.

At Zurich General Insurance, we understand that your business should be your passion, and you will want only the best to protect it. That is why we have tailored 2 types of comprehensive SME Business solutions for you to choose from, so that all you need to worry about is how to grow your business and reap in those profits and we will take care of protecting it.

- Get up to 30% discount for your Fire policy with our SME Business Insurance
- Complimentary benefits for your business needs

Our Guarantee

As a business owner or manager, you'd rather not worry about the fine details of protection policies. You'd want to leave it to someone you can trust - YOU CAN DEPEND ON US, because we are truly customer-centric. We can assure you superior service at the most competitive price!

What's more? You can expect Guaranteed Acceptance when you meet our 3 simple pre-underwriting rules:

- Applicable to Construction Class 1A and 1B only.
- No previous losses above RM10,000.
- Your insurance proposal has not been declined/cancelled/refused renewal by other insurers.

Z ONE BUSINESS INSURANCE

For those who want a straight forward yet comprehensive coverage

- Fire Sum Insured from as low as RM50,000 to as high as RM10,000,000
- 3 Plan options with Combined Single Limit for Non Fire Classes to choose from



Z One Business Insurance - Benefit Table

Section 1		Plan A	Plan B	Plan C
Compulsory	Fire	Sum Insured nominated by proposer up to RM10,000,000		
Optional	Fire Consequential Loss	Sum Insured nominated by proposer up to RM10,000,000		
	Equipment All Risks	Sum Insured nominated by proposer up to RM5,000,000		
Section 2		Section 2		
Compulsory	Non Fire Section/Packaged Section			
	Burglary	Combined Single Limit RM50,000	Combined Single Limit RM100,000	Combined Single Limit RM150,000
	Money in Transit/ Premises			
	Goods in Transit			
	Plate Glass (including signboard)	Up to 3 employees	Up to 5 employees	Up to 10 employees
	Fidelity Guarantee	Combined Single Limit RM250,000	Combined Single Limit RM500,000	Combined Single Limit RM1,000,000
	Employer's Liability			
Public Liability				
Section 3		Section 3		
Optional	Optional Coverage			
	(i) Product Liability	RM100,000	RM200,000	RM300,000
	(ii) Group Personal Accident (up to 15 employees)			
	- Accidental Death & Permanent Disablement (per employee)	RM25,000	RM50,000	RM100,000
	- Temporary Total Disablement (max 104 weeks)	RM25/week	RM50/week	RM100/week
	- Temporary Partial Disablement (max 104 weeks)	RM12.50/week	RM25/week	RM50/week
	- Accidental Medical Expenses (per accident)	RM500	RM1,500	RM2,500
	- Ambulance Fee (due to accident)	RM150	RM250	RM500
- Accidental Repatriation Expenses	RM1,500	RM2,000	RM2,500	
- Accidental Funeral Expenses	RM1,000	RM3,000	RM5,000	

Z One Business Insurance - Premium Table

		Segments	Plan A	Plan B	Plan C
Section 1					
Compulsory		Fire	Depends on Sum Insured		
Optional		Fire Consequential Loss, Equipment All Risks			
Section 2 Compulsory	Packaged Product	F&B, Tourism, Office & Services	RM550	RM1,100	RM1,600
		Manufacturers, Retailers, Wholesale & Distribution, Motor Showroom & Workshop	RM650	RM1,300	RM1,900
Section 3 Optional	Product Liability	Manufacturers, Retailers, Wholesale & Distribution	RM100	RM160	RM200
	Group PA	F&B, Manufacturers, Retailers, Wholesale & Distribution, Tourism, Office & Services, Motor Showroom & Workshop	RM170	RM330	RM620

Note:

- 1) Premium shown is only applicable to Non Fire Classes.
- 2) The premium shown in the premium table is annual, excluding Tax (where applicable) and RM10 Stamp Duty.

Z One Business Insurance - Complimentary Benefits

No.	Segment	Unique to Segment	Applicable for All Segments
1	Office & Services	None	<ul style="list-style-type: none"> • Anti-theft System Replacement • Cleaning Cost • Personal Effects
2	Food & Beverages	Food in Freezer	
3	Retailers	Delay by Supplier	
4	Wholesale & Distribution	Loss or damage to goods	
5	Manufacturing	Delay by Supplier	
6	Tourism	Quarantine Allowance	
7	Motor Showroom & Workshop	None	

*Please refer to the Insurance Policy for the benefit value.

Z FLEXI BUSINESS INSURANCE

For those who want to be empowered to decide their coverage of their business

- Fire Sum Insured from RM50,000 to RM10,000,000
- 3 Plan options with varied Sum Insured of Non Fire Classes for you to choose from



Z Flexi Business Insurance - Benefit Table

Z Flexi Business Insurance - Benefit Table		Plan A	Plan B	Plan C
Section 1	Fire Section			
Compulsory	Fire	Sum Insured nominated by proposer up to RM10,000,000		
Optional	Fire Consequential Loss	Sum Insured nominated by proposer up to RM10,000,000		
	Equipment All Risks	Sum Insured nominated by proposer up to RM5,000,000		
Section 2	Non Fire Section/Packaged Section			
Compulsory	(i) Burglary	RM30,000	RM50,000	RM75,000
	- Additional Sum Insured during festive seasons	RM15,000	RM25,000	RM35,000
	(ii) Money In Transit	RM5,000	RM10,000	RM20,000
	- Money in Premises	RM10,000	RM30,000	RM50,000
	- Damage to Drawer/Cash Register & Cabinets	RM500	RM1,000	RM2,000
	- Personal Accident (up to 2 employees) while carrying money in transit for Death & Permanent Disablement	RM5,000	RM10,000	RM15,000
	(iii) Fidelity Guarantee	RM10,000 (up to 5 employees)	RM20,000 (up to 10 employees)	RM30,000 (up to 30 employees)
	(iv) Public Liability	RM250,000	RM500,000	RM1,000,000
Section 3	Optional Coverage			
Optional	(i) Product Liability	RM100,000	RM200,000	RM300,000
	(ii) Employer's Liability	RM100,000	RM200,000	RM300,000
	(iii) Goods in Transit	RM10,000	RM20,000	RM30,000
	(iv) Group Personal Accident (up to 15 employees)			
	- Accidental Death & Permanent Disablement (per employee)	RM25,000	RM50,000	RM100,000
	- Temporary Total Disablement (max 104 weeks)	RM25/week	RM50/week	RM100/week
	- Temporary Partial Disablement (max 104 weeks)	RM12.50/week	RM25/week	RM50/week
	- Accidental Medical Expenses (per accident)	RM500	RM1,500	RM2,500
	- Ambulance Fee (due to accident)	RM150	RM250	RM500
	- Accidental Repatriation Expenses	RM1,500	RM2,000	RM2,500
- Accidental Funeral Expenses	RM1,000	RM3,000	RM5,000	

Z Flexi Business Insurance - Premium Table

		Segments	Plan A	Plan B	Plan C
Section 1					
Compulsory		Fire	Depends on Sum Insured		
Optional		Fire Consequential Loss, Equipment All Risks			
Section 2 Compulsory	Packaged Product	F&B, Tourism, Office & Services	RM290	RM550	RM930
		Manufacturers, Retailers, Wholesale & Distribution	RM330	RM630	RM1,000
		Motor Showroom & Workshop	RM400	RM750	RM1,200
Section 3 Optional	Product Liability	Manufacturers, Retailers, Wholesale & Distribution	RM100	RM160	RM200
	Group PA	F&B, Manufacturers, Retailers, Wholesale & Distribution, Tourism, Office & Services, Motor Showroom & Workshop	RM170	RM330	RM620
	Employer's Liability	F&B, Manufacturers, Retailers, Wholesale & Distribution, Tourism, Office & Services, Motor Showroom & Workshop	RM30	RM50	RM75
	Goods in Transit	F&B, Manufacturers, Retailers, Wholesale & Distribution, Tourism, Office & Services, Motor Showroom & Workshop	RM40	RM75	RM110

Note:

- 1) Premium shown is only applicable to Non Fire Classes.
- 2) The premium shown in the premium table is annual, excluding Tax (where applicable) and RM10 Stamp Duty.

Z Flexi Business Insurance - Complimentary Benefits

No.	Segment	Unique to Segment	Applicable for All Segments
1	Office & Services	None	<ul style="list-style-type: none"> • Anti-theft System Replacement • Cleaning Cost • Personal Effects • Plate Glass for Building
2	Food & Beverages	Food in Freezer	
3	Retailers	Delay by Supplier	
4	Wholesale & Distribution	Loss or damage to goods	
5	Manufacturing	Delay by Supplier	
6	Tourism	Quarantine Allowance	
7	Motor Showroom & Workshop	None	

*Please refer to the Insurance Policy for the benefit value.

Insurans Zurich SME Business

Penyelesaian berasaskan keperluan khusus bagi melindungi perniagaan anda.

Di Zurich General Insurance, kami memahami bahawa perniagaan anda adalah semangat anda, dan anda hanya mahu yang terbaik untuk melindunginya. Bagi memenuhi keperluan ini, kami telah menyediakan 2 jenis perlindungan SME Business yang lebih komprehensif untuk anda pilih, supaya anda hanya perlu bimbang tentang cara bagaimana untuk anda mengembangkan perniagaan dan meraih keuntungan dan kami yang akan melindunginya.

- Dapatkan diskaun sehingga 30% bagi polisi Insurans Kebakaran anda dengan insurans 'SME Business' kami
- Manfaat percuma untuk memenuhi keperluan perniagaan anda

Jaminan Kami

Sebagai pemilik atau pengurus perniagaan, anda tidak perlu risau dengan butiran terperinci polisi perlindungan. Anda boleh mengamanahkan urusan ini kepada seseorang yang anda percayai – **ANDA BOLEH BERGANTUNG KEPADA KAMI**, kerana perkhidmatan kami benar-benar mengutamakan pelanggan. Kami memberi jaminan perkhidmatan yang unggul kepada anda dengan harga yang lebih kompetitif!

Bukan itu sahaja, anda juga akan menerima Jaminan Penerimaan Perlindungan apabila anda memenuhi ketiga-tiga syarat pengunderaitan kami:

- Khas bagi Kelas Pembinaan 1A dan 1B sahaja.
- Tiada rekod tuntutan melebihi RM10,000.
- Permohonan insurans anda belum pernah ditolak/dibatalkan/enggan diperbaharui oleh syarikat insurans yang lain.

INSURANS Z ONE BUSINESS

Bagi mereka yang mahu mendapatkan perlindungan mudah dan komprehensif

- Jumlah Yang Diinsuranskan Kebakaran adalah serendah RM50,000 sehingga RM10,000,000
- 3 Pelan pilihan dengan Had Tunggal Gabungan untuk Kelas Selain Kebakaran



Insurans Z One Business – Jadual Manfaat		Pelan A	Pelan B	Pelan C
Seksyen 1	Seksyen Kebakaran			
Wajib	Kebakaran	Jumlah Yang Diinsuranskan yang dicadangkan oleh pemohon sehingga RM10,000,000		
Pilihan	Kerugian Akibat Kebakaran	Jumlah Yang Diinsuranskan yang dicadangkan oleh pemohon sehingga RM10,000,000		
	Semua Risiko Peralatan	Jumlah Yang Diinsuranskan yang dicadangkan oleh pemohon sehingga RM5,000,000		
Seksyen 2	Seksyen Bukan Kebakaran/Seksyen Pakej			
Wajib	Pecah Masuk	Had Tunggal Gabungan RM50,000	Had Tunggal Gabungan RM100,000	Had Tunggal Gabungan RM150,000
	Wang dalam Transit / Premis			
	Barang dalam Transit			
	Kepingan Kaca (termasuk papan tanda)	Sehingga 3 kakitangan	Sehingga 5 kakitangan	Sehingga 10 kakitangan
	Jaminan Kesetiaan			
	Liabiliti Majikan			
	Liabiliti Awam			
	Had Tunggal Gabungan RM250,000	Had Tunggal Gabungan RM500,000	Had Tunggal Gabungan RM1,000,000	
Seksyen 3	Perlindungan Pilihan			
Pilihan	(i) Liabiliti Produk	RM100,000	RM200,000	RM300,000
	(ii) Kemalangan Diri Berkelompok (sehingga 15 kakitangan)			
	- Kematian & Kehilangan Upaya Kekal Akibat Kemalangan (setiap kakitangan)	RM25,000	RM50,000	RM100,000
	- Kehilangan Upaya Menyeluruh Sementara (maks 104 minggu)	RM25 seminggu	RM50 seminggu	RM100 seminggu
	- Kehilangan Upaya Sebahagian Sementara (maks 104 minggu)	RM12.50 seminggu	RM25 seminggu	RM50 seminggu
	- Perbelanjaan Perubatan Akibat Kemalangan (setiap kemasukan)	RM500	RM1,500	RM2,500
	- Yuran Ambulans (akibat kemasukan)	RM150	RM250	RM500
	- Perbelanjaan Penghantaran Pulang Jenazah Akibat Kemalangan	RM1,500	RM2,000	RM2,500
	- Perbelanjaan Pengebumian Akibat Kemalangan	RM1,000	RM3,000	RM5,000

Insurans Z One Business – Jadual Premium

		Segmen	Pelan A	Pelan B	Pelan C
Seksyen 1					
Wajib		Kebakaran	Bergantung kepada Jumlah Yang Diinsuranskan		
Pilihan		Kerugian Akibat Kebakaran, Semua Risiko Peralatan			
Seksyen 2 Wajib	Pakej Produk	Makanan dan Minuman, Pelancongan, Pejabat & Perkhidmatan	RM550	RM1,100	RM1,600
		Pengilang, Peruncit, Pemborong & Penedar, Bilik Pameran & Bengkel Kenderaan	RM650	RM1,300	RM1,900
Seksyen 3 Pilihan	Liabiliti Produk	Pengilang, Peruncit, Pemborong & Penedar	RM100	RM160	RM200
	Perlindungan Kemalangan Diri Berkelompok	Makanan & Minuman, Pengilang, Peruncit, Pemborong & Penedar, Pelancongan, Pejabat & Perkhidmatan, Bilik Pameran & Bengkel Kenderaan	RM170	RM330	RM620

Nota:

- 1) Premium yang ditunjukkan hanya terpakai bagi Kelas Selain Kebakaran
- 2) Premium yang ditunjukkan di dalam jadual adalah premium tahunan, tidak termasuk Cukai (yang mana berkenaan) dan Duti Setem sebanyak RM10

Insurans Z One Business - Manfaat Percuma

Bil.	Segmen	Unik kepada Segmen	Digunapakai Untuk Semua Segmen
1	Pejabat & Perkhidmatan	Tiada	<ul style="list-style-type: none"> • Penggantian Sistem Anti-kecurian • Kos Pembersihan • Barangan Peribadi
2	Makanan & Minuman	Makanan dalam penyejuk beku	
3	Peruncit	Kelewatan oleh Pembekal	
4	Pemborong & Penedar	Kehilangan atau Kerosakan Barang	
5	Pengilang	Kelewatan oleh Pembekal	
6	Pelancongan	Elaun Kuarantin	
7	Bilik Pameran & Bengkel Kenderaan	Tiada	

* Sila rujuk Polisi Insurans bagi nilai manfaat

INSURANS Z FLEXI BUSINESS

Bagi mereka yang mahu menentukan sendiri perlindungan bagi perniagaan mereka

- Jumlah Yang Diinsuranskan Kebakaran dari RM50,000 sehingga RM10,000,000
- 3 Pelan pilihan dengan Jumlah Yang Diinsuranskan yang berbeza bagi Kelas Selain Kebakaran



Insurans Z Flexi Business – Jadual Manfaat

		Pelan A	Pelan B	Pelan C
Seksyen 1	Seksyen Kebakaran			
Wajib	Kebakaran	Jumlah Yang Diinsuranskan yang dicadangkan oleh pemohon sehingga RM10,000,000		
Pilihan	Kerugian Akibat Kebakaran	Jumlah Yang Diinsuranskan yang dicadangkan oleh pemohon sehingga RM10,000,000		
	Semua Risiko Peralatan	Jumlah Yang Diinsuranskan yang dicadangkan oleh pemohon sehingga RM5,000,000		
Seksyen 2	Seksyen Bukan Kebakaran/Seksyen Pakej			
Wajib	(i) Pecah Masuk	RM30,000	RM50,000	RM75,000
	- Jumlah Perlindungan Tambahan pada musim perayaan	RM15,000	RM25,000	RM35,000
	(ii) Wang Dalam Transit	RM5,000	RM10,000	RM20,000
	- Wang dalam Premis	RM10,000	RM30,000	RM50,000
	- Kerosakan kepada Laci/Daftar Tunai & Kabinet	RM500	RM1,000	RM2,000
	- Kemalangan Diri (sehingga 2 kakitangan) semasa membawa wang dalam transit bagi Kematian & Kehilangan Upaya Kekal	RM5,000	RM10,000	RM15,000
	(iii) Jaminan Kesetiaan	RM10,000 (sehingga 5 kakitangan)	RM20,000 (sehingga 10 kakitangan)	RM30,000 (sehingga 30 kakitangan)
(iv) Liabiliti Awam	RM250,000	RM500,000	RM1,000,000	
Seksyen 3	Perlindungan Pilihan			
Pilihan	(i) Liabiliti Produk	RM100,000	RM200,000	RM300,000
	(ii) Liabiliti Majikan	RM100,000	RM200,000	RM300,000
	(iii) Barang dalam Transit	RM10,000	RM20,000	RM30,000
	(iv) Kemalangan Diri Berkelompok (sehingga 15 kakitangan)			
	- Kematian & Kehilangan Upaya Kekal Akibat Kemalangan (setiap kakitangan)	RM25,000	RM50,000	RM100,000
	- Kehilangan Upaya Menyeluruh Sementara (maks 104 minggu)	RM25 seminggu	RM50 seminggu	RM100 seminggu
	- Kehilangan Upaya Sebahagian Sementara (maks 104 minggu)	RM12.50 seminggu	RM25 seminggu	RM50 seminggu
	- Perbelanjaan Perubatan Akibat Kemalangan (setiap kemalangan)	RM500	RM1,500	RM2,500
	- Yuran Ambulans (akibat kemalangan)	RM150	RM250	RM500
	- Perbelanjaan Penghantaran Pulang Jenazah Akibat Kemalangan	RM1,500	RM2,000	RM2,500
- Perbelanjaan Pengebumian Akibat Kemalangan	RM1,000	RM3,000	RM5,000	

Insurans Z Flexi Business – Jadual Premium

Segmen			Pelan A	Pelan B	Pelan C
Seksyen 1					
Wajib		Kebakaran	Bergantung pada Jumlah Yang Diinsurankan		
Pilihan		Kerugian Akibat Kebakaran, Semua Risiko Peralatan			
Seksyen 2 Wajib	Pakej Produk	Makanan & Minuman, Pelancongan, Pejabat & Perkhidmatan	RM290	RM550	RM930
		Pengilang, Peruncit, Pemborong & Pengedar	RM330	RM630	RM1,000
		Bilik Pameran & Bengkel Kenderaan	RM400	RM750	RM1,200
Seksyen 3 Pilihan	Liabiliti Produk	Pengilang, Peruncit, Pemborong & Pengedar	RM100	RM160	RM200
	Perlindungan Kemalangan Diri Berkelompok	Makanan & Minuman, Pengilang, Peruncit, Pemborong & Pengedar, Pelancongan, Pejabat & Perkhidmatan Bilik Pameran & Bengkel Kenderaan	RM170	RM330	RM620
	Liabiliti Majikan	Makanan & Minuman, Pengilang, Peruncit, Pemborong & Pengedar, Pelancongan, Pejabat & Perkhidmatan Bilik Pameran & Bengkel Kenderaan	RM30	RM50	RM75
	Barang dalam Transit	Makanan & Minuman, Pengilang, Peruncit, Pemborong & Pengedar, Pelancongan, Pejabat & Perkhidmatan Bilik Pameran & Bengkel Kenderaan	RM40	RM75	RM110

Nota:

- 1) Premium yang ditunjukkan hanya terpakai bagi Kelas Selain Kebakaran
- 2) Premium yang ditunjukkan di dalam jadual adalah premium tahunan, tidak termasuk Cukai (yang mana berkenaan) dan Duti Setem sebanyak RM10

Insurans Z Flexi Business - Manfaat Percuma

Bil.	Segmen	Unik kepada Segmen	Digunapakai Untuk Semua Segmen
1	Pejabat & Perkhidmatan	Tiada	<ul style="list-style-type: none"> • Penggantian Sistem Anti-kecurian • Kos Pembersihan • Barangan Peribadi • Kepingan Kaca untuk Bangunan
2	Makanan & Minuman	Makanan dalam penyejuk beku	
3	Peruncit	Kelewatan oleh Pembekal	
4	Pemborong & Pengedar	Kehilangan atau Kerosakan Barang	
5	Pengilang	Kelewatan oleh Pembekal	
6	Pelancongan	Elaun Kuarantin	
7	Bilik Pameran & Bengkel Kenderaan	Tiada	

* Sila rujuk Polisi Insurans bagi nilai manfaat

IMPORTANT NOTES

- This brochure is for illustrative purposes only. For further details of terms and conditions, please refer to the product disclosure sheet and policy documents.
- You should be certain that the plan that you choose meets your needs and that the premium payable under the policy is an amount you can afford.
- Premium due must be paid and be received within 60 days from the inception date of the policy, failing which Zurich General Insurance Malaysia Berhad reserves the right to cancel the policy without further notice.
- All premium and fees shown in this document may be subject to tax or other government levies.

EXCLUSIONS

- War, civil war and any act of terrorism
- Nuclear and radioactivity risks
- Property damage to data or software
- Cyber liability

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.

NOTA PENTING

- Risalah ini adalah untuk tujuan keterangan sahaja. Untuk butiran lanjut tentang terma dan syarat, sila rujuk kepada lampiran penerangan produk dan polisi insurans.
- Anda hendaklah memastikan bahawa pelan yang anda pilih memenuhi keperluan anda dan premium yang perlu dibayar di bawah polisi ini adalah jumlah yang mampu anda bayar.
- Premium perlu dibayar dan diterima dalam masa 60 hari dari tarikh permulaan polisi. Sekiranya tiada premium diterima, Zurich General Insurance Malaysia Berhad berhak untuk membatalkan polisi anda tanpa sebarang notis.
- Semua premium dan yuran yang tertera dalam dokumen ini mungkin tertakluk kepada cukai atau levi kerajaan yang lain.

PENGECUALIAN

- Peperangan, perang saudara dan sebarang tindakan keganasan
- Risiko nuklear dan radioaktiviti
- Kerosakan harta kepada data atau perisian
- Liabiliti siber

Nota: Senarai ini tidak menyeluruh. Sila rujuk kontrak sijil untuk senarai penuh pengecualian di bawah sijil ini.

Sekiranya terdapat kekeliruan, kekaburan dan konflik dalam pentafsiran mana-mana terma atau syarat, versi Bahasa Inggeris adalah terpakai dan mengatasi versi Bahasa Malaysia.