

Business Solution





## Zurich SME Business

A needs-based customised solution  
for your business protection.



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# Zurich SME Business

A needs-based customised solution for your business protection.

At Zurich Malaysia, 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 3 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 Solutions
- 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 proposal has not been declined/cancelled/refused renewal

### 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.

# Z ONE BUSINESS

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 - Benefit Table

		Plan A	Plan B	Plan C
<b>Section 1</b>	<b>Fire Section</b>			
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		
<b>Section 2</b>	<b>Non Fire Section/Packaged Section</b>			
Compulsory	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			
<b>Section 3</b>	<b>Optional Coverage</b>			
Optional	(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 - Premium Table

		Segments	Plan A	Plan B	Plan C
Section 1					
Compulsory		Fire	Depend 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.

## Complimentary Benefits for Z-One Business:

No.	Segment	Unique to Segment	Applicable for All Segments
1	Office & Services	None	<ul style="list-style-type: none"> <li>• Anti-theft system replacement</li> <li>• Cleaning cost</li> <li>• Personal Effects</li> </ul>
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	

# Z FLEXI BUSINESS

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 - 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		Plan A	Plan B	Plan C
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		Plan A	Plan B	Plan C
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 - Premium Table

		Segments	Plan A	Plan B	Plan C
Section 1					
Compulsory		Fire	Depend 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.

## Complimentary Benefits for Z Flexi Business:

1	Office & Services	None	<ul style="list-style-type: none"> <li>• Anti-theft system replacement</li> <li>• Cleaning cost</li> <li>• Personal Effects</li> <li>• Plate Glass for building</li> </ul>
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	



# Z MAX BUSINESS

For those large SME businesses

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

## Z Max Business - Benefit Table

Section 1		Plan A	Plan B	Plan C
Compulsory	Fire	Sum Insured nominated by proposer from RM10,000,000 to RM50,000,000		
Optional	Fire Consequential Loss	Sum Insured nominated by proposer from RM10,000,000 to RM50,000,000		
	Equipment All Risks	Sum Insured nominated by proposer up to RM5,000,000		
Section 2		Section 2		
Compulsory	<b>Non Fire Section/Packaged Section</b>			
	(i) Burglary	RM200,000	RM500,000	RM1,000,000
	- Additional Sum Insured during festive seasons	RM40,000	RM100,000	RM200,000
	(ii) Money In Transit	RM15,000	RM30,000	RM50,000
	- Money in Premises	RM25,000	RM50,000	RM100,000
	- Damage to Drawer/Cash Register & Cabinets	RM1,000	RM2,000	RM4,000
	- Personal Accident (up to 2 employees) while carrying money in transit for Death & Permanent Disablement	RM10,000	RM20,000	RM50,000
	(iii) Fidelity Guarantee	RM20,000 (up to 10 employees)	RM30,000 (up to 15 employees)	RM50,000 (up to 30 employees)
(iv) Public Liability	RM500,000	RM1,000,000	RM2,000,000	
Section 3		Section 3		
Optional	<b>Optional Coverage</b>			
	(i) Product Liability	RM250,000	RM500,000	RM1,000,000
	(ii) Employer's Liability	RM250,000	RM500,000	RM1,000,000
	(iii) Goods in Transit	RM20,000	RM30,000	RM50,000
	(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 Max Business - Premium Table

		Segments	Plan A	Plan B	Plan C
Section 1					
Compulsory		Fire	Depend on Sum Insured		
Optional		Fire Consequential Loss, Equipment All Risks			
Section 2 Compulsory	Packaged Product	Manufacturers, Wholesales & Distribution, Hotel	RM1,500	RM3,000	RM6,000
		Motor Showroom & Workshop	RM2,000	RM4,000	RM8,000
Section 3 Optional	Product Liability	Manufacturers, Wholesale & Distribution	RM400	RM600	RM800
	Group PA	Manufacturers, Wholesale & Distribution, Hotel, Motor Showroom & Workshop	RM170	RM330	RM620
	Employer's Liability	Manufacturers, Wholesale & Distribution, Hotel, Motor Showroom & Workshop	RM60	RM120	RM200
	Goods in Transit	Manufacturers, Wholesale & Distribution, Hotel, Motor Showroom & Workshop	RM80	RM150	RM200

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.

### Complimentary Benefits for Z Max Business:

1	Wholesale & Distribution	Not Applicable	<ul style="list-style-type: none"> <li>• Anti-theft system replacement</li> <li>• Cleaning cost</li> <li>• Personal Effects</li> <li>• Plate Glass for building</li> </ul>
2	Manufacturing		
3	Motor Showroom & Workshop		
4	Hotel		