

Risk Transfer

General Insurance Solutions

Aircraft / Ship / Car

Liabilities

All Risk

Special Risk

Commercial Risk

Personal Risk

GENERAL INSURANCE

a financial tools to protect your assets and wealth.

Vehicle	Special Risk	Construction
<ul style="list-style-type: none"> • Aircraft • Ships • Car 	<ul style="list-style-type: none"> • Plantation • Events • Shipping • Products • Trade Credit • Student PA 	<ul style="list-style-type: none"> • Renovation • Development • Maintenance work • Related workers insurance
Commercial	Company's Officer	Personal
<ul style="list-style-type: none"> • Office • Factory • Retail • Budget Hotel • Condominium / Apartment & management 	<ul style="list-style-type: none"> • CEO/Director's Liabilities • Employee PA • Employee Benefits • Employee Hospitalization 	<ul style="list-style-type: none"> • Personal PA • ATM snatch theft • Personal medication • Private property / Residential



Vehicle
Aircraft / Ship / Car

1. Aircraft

- Comprehensive
- Liability (Crew)
- Liability (Passenger PA)

2. Ship

- Comprehensive
- Liability (Crew)
- Liability (Passenger PA)

3. Motor

- Comprehensive
- Third party fire & theft (terms and conditions applies)
- Related insurance (24 hours assistant)

Special Risk Plantation / Event / Product / Shipping

1. Plantation
 - Fire & Lighting
2. Event
 - Organizer's Liability
 - Public liability
3. Shipping
 - Marine Cargo (open covered / shipment base)
 - Goods in transit (open covered / transport base)
4. Trade Credit Insurance
Credit insurance for exporter to protect their cash flow against unpaid invoices or insolvencies while trading with their clients on an open account basis, T&C applies.
5. Product Liability
6. Student Personal Accident
 - Kindergarten
 - Primary school





Contractor Renovation / Development / maintenance work

1. Contractor All Risk Policy
2. Workmen compensation
3. Foreign Workers Insurance
 - Foreign Workers Compensation
 - FOREIGN WORKERS INSURANCE GUARANTEE
 - FOREIGN WORKERS HOSPITALIZATION AND SURGICAL
4. Insurance Guarantee / Performance Bond

STAND ALONE POLICY

1. Fire Policy
2. Consequential losses
3. Burglary
4. Plate Glass
5. Employer Liability
6. Public Liability / Product Liability
7. Group PA / Group Medical / Foreign workers policy
8. Fidelity Guarantee
9. Money in Transit / Premise / safe box
10. Electronic Shield (for high technology / IT server)

ALL IN 1 PACKAGE POLICY (for retail / office only)

1. Smart Retail Shield
 - Fire
 - Burglary (first loss)
 - Money (premise/transit)
 - Glass (first loss)
 - Public Liability
 - Employer's Liability

EXTRA BENEFIT

Emergency Relief Benefits



ALL IN 1 PACKAGE POLICY



Commercial Budget Hotel

- Fire
- Fire Consequential Loss
- Burglary (first loss)
- Money (premise/transit)
- Glass (first loss)
- Fidelity Guarantee
- All Risk
- Public Liability
- Personal Accident

BENEFITS

- 1 policy schedule
- 1 Proposal form
- 1 policy jacket
- 1 total premium
- 1 RM10 stamp duty

EXTRA BENEFIT

Emergency Relief Benefits

10% Auto Sum Insured Increase Benefit

Innkeeper's Liability Benefits

Commercial Condominium / Apartment with committee

ALL IN 1 PACKAGE POLICY

(Only for joint management body only)

Smart Shield Package

- Fire
- Burglary
- Money (premise / transit / lock safe)
- Glass
- Fidelity Guarantee
- Machinery Breakdown
- All Risk
- Public Liability
- Personal Accident
- Errors & Omission (management)

BENEFITS

- 1 policy schedule
- 1 Proposal form
- 1 policy jacket
- 1 total premium
- 1 RM10 stamp duty

* We also offer stand alone policy



1. **Employee Benefits Program**
 - Personal accident
 - Hospitalization & surgical
 - Term Life
 - 36 Critical Illness
2. **Group Personal Accident (stand alone)**
3. **Group medical (stand alone)**
 - Hospitalization and surgical
 - With or without penal clinic medication claim
4. **Directors and Officer Liability**
5. **Travel Insurance (Personal & Corporate)**

Personal Private Property / Houses / PA & Medical

1. Fire Policy extent cover rental losses (for people who rent out the premise)*
2. HouseOwner & HouseHolder
 - Fire
 - Water
 - Flood
 - Burglary
 - R.S.M.D.
3. Personal Accident (stand alone)
4. Personal Medical insurance (stand alone)
5. ATM Snatch Theft

protect your assets, protect your investment

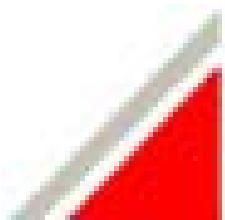
Principle Insurance company



ALLIANZ GENERAL INSURANCE CO. (M) BERHARD



AIG MALAYSIA INSURANCE BERHARD



MULTI-PURPOSE HOLDINGS BERHARD

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