

			Pelan 1	Pelan 2
Seksyen	Kelas	Keperluan Yang Diinsuranskan	Jumlah Diinsuranskan (RM)	
1	Kebakaran	Atas bangunan / stok dagangan / loji & mesin / perabot & kelengkapan termasuk penghawa dingin	Perlindungan mandatori – Harga dan kata-kata polisi seperti yang tertera dalam Perubahan Tarif Kebakaran. Nota: Jumlah Diinsuranskan tidak boleh kurang dari had kecurian berdasarkan pelan-pelan tertentu.	
2	a) Pecah masuk (Kerugian pertama)	Atas semua harta benda seperti yang diisytiharkan	RM 25,000	RM 50,000
	b) Wang	i) Wang dalam premis ii) Wang dalam perjalanan dari pihak yang diinsuranskan ke bank dan sebaliknya	RM 5,000 RM 5,000	RM 10,000 RM 10,000
	c) Kaca (Kerugian pertama)	Atas semua plat kaca yang disebabkan oleh kemalangan	RM 1,500	RM 3,000
	d) Liabiliti Awam	Kecederaan anggota badan pihak ketiga dan/atau kerosakan kemalangan harta benda i) Atas setiap kemalangan ii) Atas setiap masa yang diinsuranskan	RM 250,000 Tiada had	RM 500,000 Tiada had
	e) Liabiliti Majikan	Kecederaan tubuh badan atau penyakit ke atas pekerja dalam tempoh pengupahan kerja i) Atas setiap kemalangan ii) Atas setiap masa yang diinsuranskan	RM 250,000 RM 250,000	RM 500,000 RM 500,000
Ciri istimewa			Amaun Bantuan (RM) akan dibayar kepada mereka yang mengalami kehilangan dan dibayar dalam jumlah terkumpul.	
3	Faedah Bantuan Kecemasan	i) Kebakaran ii) Pecah Masuk	2,500 500	5,000 1,000
			Premium Kebakaran + RM432.48	Premium Kebakaran + RM845.88
			Premium Tahunan (Termasuk GST)	

NOTA:

Sila bayar RM10 untuk Duti Setem.

Risalah ini adalah sah mulai 1 April 2015.

Risalah ini bukan Kontrak Insurans. Penerangan untuk perlindungan yang diberi hanyalah ringkasan untuk rujukan segera dan mudah. Keterangan yang lebih lanjut terdapat di dalam Polisi.

Allianz General Insurance Company (Malaysia) Berhad (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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CAFE



Allianz General Insurance Company
(Malaysia) Berhad (735426-V)

Smart Retail Shield

6-in-1 package for small to medium sized businesses.

Pakej 6-dalam-1 untuk perniagaan bersaiz kecil dan sederhana.

Emergency Relief Benefits

The first ever **real cash** benefit in the market!

Faedah Bantuan Kecemasan

Faedah **bantuan tunai** yang pertama di pasaran!

Allianz



6-in-1 Insurance package that's just right for small to medium sized businesses.

Out goes the complicated, in comes the comprehensive, Allianz Smart Retail Shield is the smart solution to proprietors in the service trade such as cafes, beauty salon, cake shops, clothing and sundry retailers and administrative offices like travel agencies and consulting firms.

- 1 **Fire.** This protects your building, stock and equipment.
- 2 **Burglary.** This covers the contents in your premise including stock, computers and equipment.
- 3 **Money.** This covers the loss by break-in to your premise and robbery during transit.
- 4 **Glass Breakage.** This cover includes all built-in glass fixtures such as doors, walls, mirrors and sorts.
- 5 **Public Liability.** This covers you if someone sues you for personal injury or damage to their property that occurs in connection with your business. For example, you could be sued if someone falls due to a spillage on your floor.
- 6 **Employer's Liability.** This safeguards you from financial claims by employee that sustained accidental bodily injury or diseases in the course of employment.

Never-before new feature to make you smile:

Emergency Relief Benefits

An immediate lump sum cash will be disbursed to you as supporting funds after a loss has occurred, so you only have one thing in mind – to continue operating and no time for worries.

			Plan 1	Plan 2
Section	Class	Interest Insured	Sum Insured (RM)	
1	Fire Material Damage	On Building / Stock-in-Trade / Plant & Machineries / Furniture, Fixtures & Fittings including Air-Conditioners	Mandatory cover – Pricing and policy wordings as per Revised Fire Tariff. Note: Total Sum Insured should not be lower than the Burglary Limit according to the respective plan.	
2	a) Burglary (First Loss)	On all property of every description contained therein	RM 25,000	RM 50,000
	b) Money	i) Money in Premise ii) Money in Transit from Insured's premises to Bank and vice versa	RM 5,000 RM 5,000	RM 10,000 RM 10,000
	c) Glass (First Loss)	On all plate glass breakage as a result of any accident or misfortune	RM 1,500	RM 3,000
	d) Public Liability	Third party accidental bodily injury and/or accidental property damage i) Any One Accident ii) Any One Period	RM 250,000 Unlimited	RM 500,000 Unlimited
	e) Employer's Liability	Accidental bodily injury or disease to employees arising out of or in the course of employment i) Any One Accident ii) Any One Period	RM 250,000 RM 250,000	RM 500,000 RM 500,000
Special Features			Relief Amount (RM) payable for any one loss and in aggregate	
3	Emergency Relief Benefits	i) Fire Material Damage ii) Burglary	2,500 500	5,000 1,000
Annual Premium (Inclusive of GST)			Fire Premium + RM432.48	Fire Premium + RM845.88

NOTE:

Please add RM10 for Stamp Duty.

This brochure is valid from 1 April 2015.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.



Pakej insurans 6 dalam 1 yang sememangnya sesuai untuk perniagaan bersaiz kecil dan sederhana.

Pilihan yang sungguh mudah dan begitu komprehensif. Allianz Smart Retail Shield merupakan resolusi terpintar bagi pemilik perniagaan dalam bisnes perkhidmatan seperti kafe, salun kecantikan, kedai kek, kedai pakaian dan peruncit pelbagai serta pejabat-pejabat pentadbiran seperti agensi pelancongan dan firma perundingan.

- 1 Kebakaran.** Faedah ini memberi perlindungan terhadap bangunan, stok dagangan dan peralatan anda.
- 2 Pecah Masuk.** Faedah ini memberi perlindungan terhadap harta benda dalam premis anda, termasuk stok dagangan, komputer dan peralatan.
- 3 Wang.** Faedah ini memberi perlindungan terhadap kehilangan sekiranya premis anda dipecah masuk atau berlaku rompakan semasa transit.
- 4 Kaca Pecah.** Faedah ini memberi perlindungan terhadap semua lekapan gelas terbina termasuk pintu, dinding, cermin dan lain-lain.
- 5 Liabiliti Awam.** Anda akan mendapat faedah perlindungan sekiranya seseorang mengemukakan saman terhadap anda kerana berlaku kecederaan diri atau kerosakan harta benda mereka yang berkaitan dengan perniagaan anda. Misalnya, anda boleh disaman jika ada orang terjatuh di lantai perniagaan anda disebabkan tumpahan cecair.
- 6 Liabiliti Majikan.** Faedah ini memberi perlindungan kepada anda sekiranya berlaku tuntutan kewangan oleh pekerja yang mengalami kecederaan fizikal akibat kemalangan atau mendapat penyakit sewaktu dalam perkhidmatan.

Ciri-ciri hebat pasti anda tersenyum:

Faedah Bantuan Kecemasan

Sekiranya berlaku suatu kerugian, satu jumlah tunai akan dibayar kepada anda serta-merta sebagai bantuan supaya anda boleh memberi tumpuan terhadap penerusan operasi perniagaan anda.