

# QBE Restaurant Insurance

Comprehensive Restaurant and Coffee Shop Insurance

## Member of PIDM

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact QBE Insurance (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

# QBE Restaurant Insurance

QBE Restaurant Insurance Package is a specially designed policy to provide a simple comprehensive packaged cover for every restaurant, coffee shop and eatery, insuring their operational insurance exposures as well as your legal liabilities.

The unique feature of this package is the claim payment method for losses affecting stock in trade in the unfortunate event of a fire loss or a burglary loss. Additionally Business Interruption losses are calculated on a daily basis depending on the duration of such loss.

## SECTION 1 - FIRE INSURANCE

Protects you against loss and/or damage to your property caused by fire and lightning. The cover extends to cover Riot, Strike & Malicious Damage, Water Damage due to bursting or overflowing of water tank, apparatus & pipes, Impact Damage and Explosion.

### Subject Description:

- a. Office fixtures, fittings & furniture

### Optional Cover: subject to additional premium

- b. Stock in trade of food & related supplies
- c. Stock in trade of tobacco products and liquor, beer and the like
- d. On Building

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## SECTION 2 - BUSINESS INTERRUPTION - OPTION COVER

Covers you for loss of net takings as a result of a material damage under Section 1, up to an Indemnity Period of 6 months.

### Subject Description:

Annual Net Takings

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## SECTION 3 - SPECIAL CONTINGENCY

Covers operational assets against Fire and perils similar to Fire cover including accidental damage and theft upon forcible and violent entry. This Section carries a RM250 excess for each and every loss.

Item 3b is a compulsory cover.

### Subject Description:

- a. Computer equipment
  - b. Restaurant Equipment & Utensils
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## SECTION 4 - MONEY INSURANCE

Covers money lost during transit between your premises and banks. Also cover loss of money left in the office during and/or after office hours.

### Subject Description:

- a. Money in Transit
  - b. Money in Premises (locked safe or strong room)
  - c. Money in locked drawers or cabinets
  - d. Resultant damage to locked safe or strong room or premises
- 

## SECTION 5 - PLATE GLASS AND SIGNAGES

Insures you against all risk resulting in damage to plate glass of and/or signboards. This Section carries a RM250 excess for each and every loss.

### Subject Description:

All plate glass & signboards

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## SECTION 6 - PUBLIC LIABILITY

Insures you against legal liability to third party for property damage or bodily injury caused by your unintended negligence. This section carries a RM500 excess for each and every loss

### Subject Description:

Limit of liability anyone event  
Limit of liability anyone period

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## SECTION 7 - BURGLARY - OPTIONAL COVER

This cover is optional. This Section insures your stocks-in-trade against theft or robbery. Policy is subject to an excess of RM250 each and every loss. Item (a) is limited to a maximum value of RM8,000.

The Sum Insured for item 7a should be the same as that of item 1b above, if it is selected for cover. Payment of claims is on a fixed formula based on the estimated amount of stock at hand at each replenishment made over a period of one month. This same calculation is to be adopted for claims under Section 1 as well.

### Subject Description:

- a. Stock of liquor, beer & tobacco products
  - b. Stock in trade other than (a) above
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## SECTION 8 - GROUP PERSONAL ACCIDENT - OPTIONAL COVER

Both Section of this GPA cover are optional.

This Section compensates you and your general staff if you/he/she sustains bodily injury due to an accident. If the injury results in death or permanent disablement then you/he/she will be compensated according to the Scale of Benefits as outlined in the Policy.

c. For General Staff (5 persons only)

### **Subject Description:**

- i. Accidental Death
- ii. Permanent Disability

Premium of RM15 for each additional person above 5 persons will be charged if so required.

### ***d. Special Cover - Personal Accident for Key Personnel***

Personal Accident benefits inclusive of medical expenses reimbursement for the key personnel.

### **Subject Description:**

- i. Accidental Death
- ii. Permanent Disability
- iii. Medical Expenses

Premium of RM68.90 for each person insured will be charged if this option is selected.

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\* Premium is subject to 6% Service Tax

## **IMPORTANT NOTE:**

This document is for your information and description here in is a summary only. Its does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details, please read our policy wordings, a copy of which can be obtained from your local QBE office, your agent or broker, or our website.

# QBE RESTAURANT INSURANCE PACKAGE PLANS SUMMARY

		<input type="checkbox"/> ez Plan	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C
Item	Interest Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured
<b>1</b>	<b>FIRE &amp; PERILS</b>				
	a. Office fixtures, fittings & furnitures	-			-
	b. Stock in trade (food & related supplies) - Optional	-			-
	c. Stock in trade (tobacco products & liquor etc) - Optional	-			-
	d. On Building - Optional	-			-
<b>2</b>	<b>BUSINESS INTERRUPTION - OPTIONAL COVER</b>				
	a. On Annual Net Takings	-			-
<b>3</b>	<b>SPECIAL CONTINGENCY</b>				
	a. Computer equipment	-			-
	b. Restaurant equipment & utensils	-	20,000	30,000	-
<b>4</b>	<b>MONEY</b>				
	a. Money in Transit	-	5,000	10,000	-
	b. Money in Premises	-	5,000	10,000	-
	c. Money in locked Drawers/Cabinets	-	1,000	2,000	-
	d. Resultant damage to safe/cabinets/ premises	-	5,000	5,000	-
<b>5</b>	<b>PLATE GLASS</b>				
	a. All plate glass & signboards	-	3,000	6,000	-
<b>6</b>	<b>PUBLIC LIABILITY</b>				
	a. Limit of liability anyone event	-	250,000	500,000	-
	b. Limit anyone policy period	-	unlimited	unlimited	-
<b>7</b>	<b>BURGLARY - OPTIONAL COVER</b>				
	a. Stock of liquor, beer & tobacco products	-			-
	b. Stock in trade other than (a) above	-	2,500	5,000	-
<b>8</b>	<b>GROUP PERSONAL ACCIDENT</b>				
	a. Accident Death	-	15,000	15,000	-
	b. Permanent Total Disability	-	15,000	15,000	-
	<b>Special Cover (PA or Key Personnel) - Optional Cover</b>				
	a. Accident Death	-	100,000	100,000	-
	b. Permanent Total Disability	-	100,000	100,000	-
	c. Medical Expenses	-	1,000	1,000	-



**QBE Insurance (Malaysia) Berhad**

Registration No.: 198701002415 Part of QBE Insurance Group  
(Licensed under Financial Service Act 2013, regulated by Bank Negara Malaysia)

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