



# QBE Retail Insurance

**1**

**SME**

business insurance  
solutions packages

**2**

**Exclusive for**

retailers, comprehensive  
coverage in one  
package policy

**3**

**Flexible Choice**

on types of coverage  
according to your needs

**4**

**10%**

discount offered for  
full package

**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**

QBE Retail Insurance is specially designed to provide you with a simple comprehensive cover for your business needs. You may choose from the available plans to suit your requirement.

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### **SECTION 1 - FIRE INSURANCE**

This Section protects you against loss and/or damage to your property caused by fire and lightning. The cover may also extend to cover other perils such as Riot, Strike and Malicious Damage, Water Damage due to bursting or overflowing of water tank, apparatus and pipes, etc.

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### **SECTION 2 - FIRE BUSINESS INTERRUPTION**

If your property is damaged by Fire, you are unable to carry on with your business but you will still have to pay for overhead expenses such as staff's salary, mortgages, etc. This section indemnifies you for loss of net takings during the period of interruption, due to the reduction of turnover/sales as a result of the Fire damage suffered in your premises.

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### **SECTION 3 - SPECIAL CONTINGENCY - OFFICE EQUIPMENT ALL RISKS**

Covers your office furniture and equipment such as your fax machine, computers, photocopiers, etc.

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### **SECTION 4 - BURGLARY**

Most businesses are not spared from theft or robbery. It is wise to insure your stocks-intrade and office equipment against theft which is covered under this section.

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### **SECTION 5 - MONEY**

Provides coverage for money while in the personal custody of your authorised employee which is lost in transit. It also covers loss of money kept in the office during and after office hours.

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### **SECTION 6 - PLATE GLASS**

Accidental breakage of plate glass is insured under this section.

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### **SECTION 7 - PUBLIC LIABILITY**

Insures you against legal liability to third party for property damages or bodily injury caused by your negligence.

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### **SECTION 8 - EMPLOYERS LIABILITY**

Indemnifies you against liability at law to pay compensation and claimant's costs and expenses in respect of injury or disease sustained by any person under a contract of service with you.

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### **SECTION 9 - GROUP PERSONAL ACCIDENT**

Compensates the Insured Person if he sustains bodily injury due to an accident. If the Insured Person's injury results in death or permanent disablement then he/she will be compensated according to the Scale of Benefits as outlined in the Policy.

03 - EXCLUDED OCCUPATIONS / BUSINESS

- 1:: Cellular phone shop
- 2:: Car accessories shop
- 3:: Computer shop
- 4:: Goldsmith/Pawnshop
- 5:: Chinese medicine shop
- 6:: Store or wholesaler of electronic and electrical appliances

03 - COVERAGE AND PREMIUM

SECTION	COVERAGE	PLAN A		PLAN B		PLAN C	
		SUM INSURED	PREMIUM	SUM INSURED	PREMIUM	SUM INSURED	PREMIUM
1	FIRE (COMPULSORY)	Sum Insured to be determined by insured. Premium as per Fire Tariff					
2	FIRE BUSINESS INTERRUPTION						
3	SPECIAL CONTINGENCY						
4	BURGLARY	20,000	120	50,000	250	100,000	400
5	MONEY	5,000	120	10,000	200	20,000	350
6	PLATE GLASS	5,000	30	10,000	50	15,000	50
7	PUBLIC LIABILITY  (select only one Insured value for each plan)	500,000	100	1,000,000	150	1,000,000	150
		1,000,000	150	2,000,000	230	2,000,000	230
				3,000,000	320	3,000,000	320
				5,000,000	510	5,000,000	510
8	EMPLOYERS LIABILITY	500,000	50	1,000,000	90	2,000,000	150
9	GROUP PERSONAL ACCIDENT	10,000		15,000		20,000	
	MEDICAL EXPENSES	300		400		500	
	**Covers up to maximum of 5 employees. benefits stated here are payable for each insured employee.		25		35		50
	If more than 5, every additional employee		20 EACH		30 EACH		40 EACH
	PACKAGED PREMIUM	10% DISCOUNT IF OFFERED FOR FULL PACKAGE					

\* THE 10% DISCOUNT DOES NOT APPLY TO PREMIUMS FOR FIRE AND FIRE BUSINESS INTERRUPTION.

\*\* THE PREMIUM ABOVE IS SUBJECT TO 6% SERVICE TAX.

04 - BURGLARY SECURITY FEATURES REQUIRED

BURGLARY PRODUCT LIST	SECURITY FEATURES	
VERY HIGHLY ATTRACTIVE GOODS SUCH AS: <ul style="list-style-type: none"><li>• Alcoholic beverage</li><li>• Spirit</li><li>• Liquor</li><li>• Cigarettes</li><li>• Cigar</li><li>• Stores or wholesalers of camera</li><li>• Textiles</li><li>• Grocery and the like</li></ul>	Alarm  Buildings	<ul style="list-style-type: none"><li>• Alarmed and monitored (e.g. linked to handphone)</li><li>• All external windows protected by steel grille</li><li>• All external doors secured with steel deadlock or closed shackle lock</li></ul>
ATTRACTIVE GOODS SUCH AS: <ul style="list-style-type: none"><li>• Aluminium</li><li>• Copper products</li><li>• Automotives &amp; motorcycle parts</li><li>• Electrical appliances</li><li>• Watches</li><li>• Expensive clocks</li><li>• Photo studio</li><li>• Air-conditioner</li><li>• Costume jewellery</li><li>• Optical products</li><li>• Direct selling stockist and the like</li></ul>	Buildings	<ul style="list-style-type: none"><li>• All external windows protected by steel grille</li><li>• All external doors secured with steel deadlock.</li></ul>

IMPORTANT NOTE:

This document is for your information and the description here in is a summary only. It 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 Insurance (Malaysia) Berhad

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