



QBE Tyre Shop Insurance

Comprehensive tyre shop insurance plans and solutions

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)

QBE Tyre Shop Insurance Package is a specially designed policy to provide a comprehensive packaged cover for your business needs.

SECTION 1 - FIRE INSURANCE

Protects you against loss and/or damage to your property caused by fire or lightning. This Policy extends to also cover riot, strike and malicious damage, water damage due to bursting or overflowing of water tanks, apparatus and pipes, impact damage and explosions, storm damage & flooding.

Subject description:

- Stock of tyres, batteries, lubricants, auto parts and accessories and the like related to Insured's trade.
- Office equipment, fixtures, fittings & furniture and renovations.

Optional cover: *subject to additional premium*

You may select to also cover your customers' vehicles held in trust, the building that you currently trade in and/or cost of rent you may incur.

SECTION 2 - BUSINESS INTERRUPTION

Covers you against loss of gross profit as a result of a material damage loss (under Section 1), up to an Indemnity Period of six months.

SECTION 3 - SPECIAL CONTINGENCY

Covers machinery and equipment at your trading premises against fire and perils similar to Fire cover, including accidental damage and theft upon forcible and violent entry.

Subject description:

- Machinery and Equipment, utensils, parts and accessories not insured under Fire cover, subject to RM1,000 excess for each and every loss
 - Computer and related equipment
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SECTION 4 - BURGLARY

Insures your stocks-in-trade and office equipment against theft or robbery. This Section is subject to an excess of 10% of loss or a minimum of RM1,000 for each and every loss.

Subject description:

- Stock of tyres, batteries, auto parts, lubricants and accessories related to Insured's trade.
 - Car accessories such as rims, audio/video equipment - being part of the cover for accessories above
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Optional cover: subject to an additional premium

You may choose to insure your customers' vehicles held in trust

SECTION 5 - MONEY INSURANCE

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

Subject description:

- Money in transit or on the premises (locked safe or strong room)
 - Money in locked drawers or cabinets
 - Resultant damage to locked safe or strong room or premises
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SECTION 6 - PLATE GLASS

Insures you against loss or damage to plate glass and/or signboards, subject to RM250 excess each and every loss.

SECTION 7 - PUBLIC LIABILITY

Insures you against legal liability to third party for property damage or bodily injuries caused by your unintended negligence in operating your business. A RM250 excess applies for third-party property damage claims.

SECTION 8 - GROUP PERSONAL ACCIDENT

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. This Section offers cover for up to eight unnamed persons automatically. Additional persons to be insured are charged separately.

Optional cover: Personal Accident for proprietor

Optional higher Personal Accident benefits inclusive of medical expenses reimbursement for the proprietor or his senior staff can be insured as an option.

MOTOR TRADE INSURANCE - OPTIONAL COVER

This is an optional cover. This policy compensates you for damage to customer's vehicle or third-party liability arising from an accident to the vehicle while being driven by your assigned staff, whilst road testing. You may select to cover your customers' vehicles held in trust, the building which you currently trade in and/or cost of rent you may incur.

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 TYRE SHOP INSURANCE PACKAGE PLANS SUMMARY

Item	Interest Insured	<input type="checkbox"/> ez Plan	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C
		Sum Insured	Sum Insured	Sum Insured	Sum Insured
1	FIRE & PERILS a. Stock-in-trade b. Machinery & Equipment c. Customers vehicles held in trust - Optional d. On Building - Optional e. On Rent (3 months) - Optional	75,000	150,000	150,000	150,000
2	BUSINESS INTERRUPTION - OPTIONAL COVER a. On Annual Gross Profit				
3	SPECIAL CONTINGENCY a. Machinery & Equipment b. Computers and related equipment				

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		Sum Insured	Sum Insured	Sum Insured	Sum Insured
4 BURGLARY - FIRST LOSS LIMIT					
a. Stock-in-trade		30,000	50,000	75,000	100,000
b. Accessories e.g. rims, audio/video		Part of (4a) but limited to 1/3 in value of (4a)			
c. Customers vehicles held in trust		75,000	150,000	150,000	150,000
5 MONEY					
a. Money in Transit		7,500	10,000	10,000	10,000
b. Money in Premises		7,500	10,000	10,000	10,000
c. Money in locked Drawers/Cabinets		1,000	1,000	1,000	1,000
d. Resultant damage to safe/cabinets/ premises		2,500	5,000	5,000	5,000
6 PLATE GLASS		5,000	10,000	15,000	20,000
7 PUBLIC LIABILITY					
a. Limit of liability anyone event		100,000	250,000	500,000	750,000
b. Limit anyone policy period		200,000	500,000	1,000,000	1,500,000
8 GROUP PERSONAL ACCIDENT					
a. Accident Death		15,000	15,000	15,000	15,000
b. Permanent Total Disability		15,000	15,000	15,000	15,000
SPECIAL COVER - FOR PROPRIETOR - OPTIONAL COVER					
a. Accident Death		100,000	100,000	100,000	100,000
b. Permanent Total Disability		100,000	100,000	100,000	100,000
c. Medical Expenses		1,000	1,000	1,000	1,000
9 MOTOR TRADE INSURANCE - OPTIONAL COVER					
Option (i) - Material Damage Value		75,000	75,000	75,000	75,000
Option (ii) - Material Damage Value		100,000	100,000	100,000	100,000
Option (iii) - Material Damage Value		150,000	150,000	150,000	150,000
Option (iv) - Material Damage Value		250,000	250,000	250,000	250,000

Package premium without Sec 1, 2, 3, 4c, 8b & MT	670.00	1,030.00	1,428.00	1,830.00
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Premium above is subject to 6% Service Tax

Premium shown above are without Sections 1, 2, 3, 4c, 8b, and Motor Trade.

Full premium chargeable will be computed after sums insured for the various sections selected are declared.

- Select Plan required by marking with a tick

Mark with a tick, if cover for customer's vehicle is required. Sec. 4c cannot be selected if you have not selected Sec. 1d

If you required cover for Motor Trade, select Option required by marking with a tick

- Complete shaded box with the appropriate sum insured according to the plan selected



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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