



# QBE Prime Package 2

Comprehensive insurance coverage for Building Complex

## QBE Prime Package 2

Building management is a challenging endeavour. At QBE, we aspire to provide a comprehensive coverage for your peace of mind.

With QBE Prime Package 2, you will be well prepared for any uncertainties that arise from managing building complex.

### WHY CHOOSE QBE PRIME PACKAGE 2?

- It is a specially designed policy to provide comprehensive package cover for building complex such as block of condominium/apartment, block of office, school / college / university, shopping mall, hotel and hospital.
- It includes essential cover that addresses the risk exposures present in building complex.
- Two easy plans are available for selection : two fixed value plan and an open plan that is also available if varying insured values or limit of liability.

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### QBE PRIME PACKAGE 2 IS DIVIDED INTO FOUR SECTIONS WITH TWO FIXED PLANS (PLAN A AND PLAN B):

#### SECTION 1: FIRE & PERILS (MANDATORY SECTION)

- Protects against loss and/or damage to your property caused by fire and lighting.
- Enhancement to the Fire Insurance cover that includes : damages to property owner's signage; damages to the common property due to minor contract work; cost incurred to produce necessary claims documents; cost incurred to minimise insurance claims; damages to the landscape caused by emergency services; and cost of detecting the source of water leakage or pipe bursting. Subject to the limit stated in the policy contract.

**NEW**

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## **SECTION 2: COMBINED RISKS**

- Combines a number of operational exposures with affordable pricing.
- Two plans are offered with fixed insured values/limit of liability.
- Coverage for machinery breakdown, special contingency, burglary, money, fidelity guarantee, plate glass and signage, public liability, and group personal accident.

### **Machinery Breakdown**

Covers sudden and unforeseen physical damage of equipment and machinery owned or leased or under the control or custody of the insured arising from breakdown. Such losses typically effect elevators, escalators, motorised pumps, generator sets, boilers, transformers, and other static machinery in use, at apartments or community locations.

### **Special Contingency**

Insures office and operational assets owned/leased or under the control or custody of the insured against fire and perils similar to Fire & Perils cover including theft. Items insured may include close-circuit cameras, alarm systems, and office automated equipment.

### **Burglary**

Theft losses of property owned/leased or under the control or custody of the insured arising from forcible entry into the premises are insured under this cover. Full theft cover is sub-limited to RM2,000.

### **Money**

Covers money lost during transit between the insured office and banks. Also covers loss of money kept in the office during and after hours.

### **Fidelity Guarantee**

Insures against fraudulent embezzlement or misappropriation of any money or property belonging to the insured, committed by any member or employee.

### **Plate Glass and Signage**

Provides cover against all risk resulting in damage to plate glass and/or signboards belonging to the insured.

### **Public Liability (applicable to strata titled property only)**

Insures you against legal liabilities to third parties for property damage or bodily injuries caused by unintended negligence that may arise during daily operations.

## Employer Liability

Insure you against your liability for personal injury to the employee of the insured.

## Group Personal Accident (applicable to strata titled property only)

Compensates the JBM/MC/RA, if any sustains bodily injuries due to an accident. Compensation for injury resulting in death or permanent disablement will be according to the Scale of Benefits as outlined in the Policy. The cover includes accidental medical expenses. The standard cover offers protection for a minimum of 12 members. If more persons are required to be insured, Open Plan C may be added.

Should you have a differing preference of Insured Values, you may opt for Open Plan C that is customised to meet your requirement to select your own insured values.

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## SECTION 3: ERRORS & OMISSIONS COVER (applicable to strata titled property only)

- Offers protection under an Errors & Omissions Policy insuring the professional liability of the members of the JMB/MC/RA
  - This protection is granted in accordance to Building and Common Property (Maintenance and management) Act 2007 and the Strata Titles Act 1985 - Act 318 or the Strata Management Act 2013, where legal action may be taken against the individual committee members for any negligent act committed whilst exercising his/her duties or responsibilities as a member
  - Cover is provided for each event and in the aggregate
  - Four options are provided
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## SECTION 4: TERRORISM COVER

- Provides cover against physical loss or damage caused by an act of terrorism or sabotage.
  - Three options are provided.
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# QBE Prime Package 2

## PLANS SUMMARY

Item	Interest Insured	Plan A	Plan B	Plan C*
		Sum Insured	Sum Insured	Sum Insured
<b>1</b>	<b>FIRE &amp; PERILS</b>			
	a. On Building, outbuilding (and Common Property)			
	b. FFF and renovations			
	c. Office Equipment, parts and accessories			
	d. Plant and Machinery			
	e. Rent (leasable premises) and alternative leases			
	f. Others			
<b>2</b>	<b>COMBINED RISKS</b>			
	<i>i. Machinery Breakdown</i>			
	Plant and Equipment	100,000	200,000	
	<i>ii. Special Contingency</i>			
	Office Equipment, parts and accessories	50,000	80,000	
	<i>iii. Burglary</i>			
	Property belonging to the Insured or in their ccc.	30,000	50,000	
	<i>iv. Money</i>			
	a. Money in Transit	10,000	20,000	
	b. Money in Premises	10,000	20,000	
	c. Money in locked Drawers/Cabinets	10,000	20,000	
	d. Resultant damage to Safe/Cabinets/Premises	1,000	2,000	
	<i>v. Fidelity Guarantee</i>			
	Limit of Liability - any one event	30,000	50,000	
	Limit of Liability - in the aggregate	60,000	100,000	
	<i>vi. Plate Glass</i>			
	Accidental breakage of plate glass and/or signages	30,000	50,000	
	<i>vii. Public Liability (applicable to strata titled property only)</i>			
	Limit of Liability - any one event	1,000,000	2,000,000	
	Limit of Liability - in the aggregate	unlimited	unlimited	
	<i>viii. Employer's Liability</i>			
	Limit of Liability - any one event	150,000	200,000	
	Limit of Liability - in the aggregate	1,000,000	1,000,000	
	<i>ix. Group PA - members of JMB/MC (applicable to strata titled property only)</i>			
	a. Accidental Death	20,000	30,000	
	b. Permanent Total Disability	20,000	30,000	
	c. Accidental Medical Expenses	1,000	1,500	
<b>3</b>	<b>ERROR &amp; OMISSION (applicable to strata titled property only)</b>			
	Limit of Liability - any one event/aggregate			
	Option 1: RM	500,000		
	Option 2: RM	1,000,000		
	Option 3: RM	1,500,000		
	Option 4: RM	2,000,000		
<b>4</b>	<b>TERRORISM COVER</b>			
	Limit of Liability - any one event/aggregate			
	Option 1: RM	3,000,000		
	Option 2: RM	5,000,000		
	Option 3: RM	10,000,000		

Actual Sum Insured to be DECLARED by Insured

\* Plan C is an open plan



**QBE Insurance (Malaysia) Berhad**

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