



# **QBE Lawyer's Office Insurance**

Specially designed insurance solutions for Law offices



QBE Lawyer's Office Insurance Package is a specially designed policy to provide a simple and yet 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. The cover extends to cover riots, strike and malicious damage, water damage due to bursting or overflowing of water tanks, apparatus and pipes, impact damage, and explosion.

### Subject description:

- a. Office fixtures, fittings and furniture

### Optional Cover: subject to additional premium

- b. On building
  - c. On rent (3 months)
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## SECTION 2 - BUSINESS INTERRUPTION - OPTION COVER

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

### Subject description:

Annual revenue

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## SECTION 3 - SPECIAL CONTINGENCY

Covers operational assets against fire and similar to Fire cover including accidental damage and theft upon forcible and violent entry.

### Subject description:

- a. Office equipment inclusive of computer equipment and peripherals

### *Special cover*

Insures loss or damage for office documents and library of reference books and materials

### Subject description:

- b. Library books and journals
- c. Legal documents whilst in office premises or in custody of staff premises or in custody of staff

\*\*maximum loss per event

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## SECTION 4 - 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:**

- 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
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## SECTION 5 - FIDELITY GUARANTEE

Insures against fraudulent embezzlement or misappropriation of any money or property belonging to you committed by any staff member or partner.

**Subject description:**

Limit of loss anyone event/aggregate

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## SECTION 6 - PLATE GLASS AND SIGNAGES

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

**Subject description:**

All plate glass and signboards

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## SECTION 7 - PUBLIC LIABILITY

Insures you against legal liability to a third party for property damage or bodily injuries caused by your unintended negligence.

**Subject description:**

Limit of liability anyone event  
Limit of liability anyone period

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## SECTION 8 - GROUP PERSONAL ACCIDENT - OPTIONAL COVER

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 the you/he/she will be compensated according to the Scale of Benefits as outlined in the Policy.

a. For general staff (three persons only)

### Subject description:

- i. Accidental death
- ii. Permanent disability
- iii. Medical expenses

Premium of RM65 for each additional person above three persons will be charged if so required.

### *b. Special Cover - Personal Accident for Partners*

Optional 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 RM125 for each partner insured will be charged if this option is selected.

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## ANNUAL PREMIUM

\*Above premium does not include premiums for Section 1, 2, 3a and 8b. Premium is subject to 6% Service Tax.

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## PROFESSIONAL INDEMNITY INSURANCE

Under a separate policy, we insure your professional negligence and that of your firm while performing your daily professional duty as a lawyer. Protection is granted ground up or in excess of or above any mandatory insurance you may have presently.

### *Special Privileges*

With the purchase of this package, your Professional Indemnity Insurance, if insured henceforth with QBE, will enjoy the following:

- Long term agreement on premium
- Rebate on scheduled premium

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### 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 LAWYER'S OFFICE INSURANCE PACKAGE PLANS AVAILABLE

		<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 equipment & FFF, renovations	0	0	0	0
	b. Building	0	0	0	0
	c. Rent	0	0	0	0
<b>2</b>	<b>BUSINESS INTERRUPTION - OPTIONAL COVER</b>				
	On Annual Revenue	0	0	0	0
<b>3</b>	<b>SPECIAL CONTINGENCY</b>				
	a. Office & Computer equipment	0	0	0	0
	b. Library books, journals	50,000	150,000	300,000	500,000
	c. Legal documents	150	150	150	150
	Max \$I per event	1,500	1,500	1,500	1,500
<b>4</b>	<b>MONEY</b>				
	a. Money in Transit	7,500	25,000	25,000	25,000
	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
<b>5</b>	<b>FIDELITY GUARANTEE</b>				
	Limit of liability anyone event/period	30,000	30,000	30,000	30,000
<b>6</b>	<b>PLATE GLASS</b>	5,000	10,000	20,000	30,000
<b>7</b>	<b>PUBLIC LIABILITY</b>				
	a. Limit of liability anyone event	100,000	250,000	500,000	750,000
	b. Limit anyone policy period	unlimited	unlimited	unlimited	unlimited
<b>8</b>	<b>GROUP PA - FOR STAFF (A)</b>				
	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
	<b>SPECIAL COVER - PARTNER (B)</b>				
	a. Accident Death	250,000	250,000	250,000	250,000
	b. Permanent Total Disability	250,000	250,000	250,000	250,000
	c. Medical Expenses	2,500	2,500	2,500	2,500
<b>PREMIUM without Section 1, 2, 3a &amp; 8b</b>		790.00	1,770.00	2,870.00	4,280.00
<b>PROFESSIONAL INDEMNITY INSURANCE</b>					
	Long Term Agreement on premium	3 Years	3 Years	-	-
	Rebate on scheduled premium	10%	10%	-	-

\* Premium is subject to 6% Service Tax



**QBE Insurance (Malaysia) Berhad**

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