

property

essential protection for Joint Management Body



**Property Management
Insurance**

tailor made for your business





Property Management Insurance is designed to protect the Joint Management Body (JMB) and the individual JMB committee members. This plan is customized to meet your unique needs, with an adequate package forms of insurance class at a lower premium within your means.

YES! My business meets these pre-underwritten conditions:

✓ **Construction class 1A* – brick/concrete walls and roofed with non-combustible materials**

Note: ✓ Strictly for Apartment/Condominium/Flat only
* Refer to Revised Fire Tariff for details

Description of Benefits	Sum Insured / Limit of Liability (RM)			
	Plan 1	Plan 2	Plan 3 (Flexi Cover)	
SECTION 1 – FIRE				
On Building including all permanent fixtures and fittings, renovation, outbuildings, common properties, plant and equipment of all description contained therein	Mandatory cover - no limit on Sum Insured. Pricing, policy wordings are per Revised Fire Tariff.			
SECTION 2 – COMBINED ALL RISKS				
Special All Risks On all fixed office machine equipments	50,000	80,000	RM _____	
Burglary On all property of every description to the Insured or held by them in trust or on commission including business furniture and fittings, office plant, machinery and equipment	30,000	50,000	RM _____	
Money On Money in Premises On Money in Transit Money locked in safe	10,000 10,000 10,000	20,000 20,000 20,000	RM _____ RM _____ RM _____	
Plate Glass On all Fixed Glass	30,000	50,000	RM _____	
Fidelity Guarantee On all employees of the Insured	30,000	50,000	RM _____	
Public Liability Third party accidental bodily injury and/or accidental property damage Any one accident	1,000,000	2,000,000	RM _____	
Employer's Liability On all employees (excluding Socso members & foreign workers) Any one event Any one period	150,000 1,000,000	200,000 1,000,000	RM _____ RM _____	
Group Personal Accident Accidental Death or Total Permanent Disablement on employees and/or committee members (Limit per person/ Limited to 12 employees and/or committee members)	20,000	30,000	RM _____	
Machinery Breakdown On all plant, machinery, mechanical equipment and apparatus	Maximum Total Sum Insured: RM100,000* *Actual Value of Total Sum Insured to be declared: RM _____	Maximum Total Sum Insured: RM200,000* *Actual Value of Total Sum Insured to be declared: RM _____	Actual Value of Total Sum Insured to be declared: RM _____	
SECTION 3 – ERROR & OMISSION INSURANCE (to be sold strictly with Fire Insurance)				
Third Party Liability (Any one occurrence/in Aggregate)	500,000	2,000,000	RM _____	
TABLE OF PREMIUM		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (Flexi Cover)
Section 1	Fire	As per Fire Tariff Rate (minimum premium RM79.50)		
Section 2	Combined All Risks	508.80	826.80	Premium rating to be computed based on sum insured provided by the Insured.
Section 3	Error & Omission Insurance	530.00	1,908.00	

Note: Premium rates above are inclusive of 6% Service tax.

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

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