



Business package



**All-in-One**  
**cost-effective package**  
**for your business needs**

**Business Advantage Plus (Enhanced)**  
Offers you a wide range of coverage for your business

# What does my policy cover?

## ■ Fire

Covers loss or damage to building, loss of rental, stock in trade and other contents caused by fire, lightning and/or other insured perils.

Theft of property consequence of fire up to RM5,000 is extended to fire coverage. **NEW COMPLIMENTARY BENEFIT**

## ■ Fire Consequential Loss

Indemnifies you against loss of income and extended operating costs if your business is interrupted as a result of fire, lightning and/or other extended perils.

## ■ Special All Risks

Insures your physical assets, including equipment, furniture, fixtures and fittings against loss or damage caused by fire, lightning, extended perils and other accidental causes covered in the policy terms.

## ■ Burglary

Indemnifies you against loss of property caused by burglary and theft (including attempted theft). Also covers damage to your premises, if you are responsible for repairing such damage.

## ■ Money

Reimburses loss of money in transit or kept in the insured premises.

## ■ Group Personal Accident

Covers a group of individuals for bodily injury, death or permanent disablement caused by accidental means.

## ■ Public Liability

Insures you against legal liability for third party bodily injury or property damage arising from your business.

## ■ Employer's Liability

Safeguards against liabilities for negligence to your employee occurring during employment.

## ■ Fidelity Guarantee

Provides cover against loss of money or property due to fraud or dishonesty by employees.

## ■ Plate Glass

Covers accidental breakage of all kinds of fixed glass, such as sheet, silvered, wired, and other types of ornamental and lettered glass including non-reflecting windows.

## ■ Workmen's Compensation

Covers compensation payments to workmen for injury suffered in the course of employment in accordance with Workmen's Compensation (Amendment) Act 1996 and the related Acts.

## ■ Mobile Plant & Equipment

Insures mechanically propelled vehicle/equipment not licensed for nor used on a road.

## ■ Machinery Breakdown

Provides cover against loss or damage to your machinery.

## ■ Machinery Breakdown – Loss of Profit

Covers financial loss resulting from machinery breakdown.

## ■ Electronic Equipment

Provides cover against loss or damage to your computer or electronic equipment.

## ■ Goods In Transit

Provides cover against loss or damage to your goods in transit via road or rail.



## Value Added Benefits - Optional

### FIRST-IN-MARKET

## ■ Inconvenience Allowance with 2 payout benefits on top of fire or insured perils damage claims payout

- **First payout benefit within 5 working days** (applicable to physical damage caused by fire or other insured perils only)
- **Second payout benefit (up to 10% of claims payable for selected plans)** upon receipt of full documents and claims verification

## Receive Inconvenience Allowance to ease your burden in these situations!



Police Station/  
Government Body



Resources Mobility



Increase  
Cost of Working



Loan Repayment



Contact  
Affected Clients



Alternative  
Solutions

# exclusive benefits built exactly for your trade



Applicable when  
your business falls under  
the following trades



## For Food & Beverage

### Hospital Cash for Chef

**We pay RM100 per day** in the event of hospitalisation of your chef up to 100 days!

### Event Cancellation\*

**We pay RM2,000** for cancellation of pre-booked event due to flood or burglary.

### Pest Control Coverage\*

**We pay RM2,000** as pest control allowance in the event of flood.

### Food Spoilage\*

**We pay RM2,000** for food spoilage due to flood.

### Food & Drink Poisoning

**We insure you** against legal liability due to food or drink poisoning in connection with your business as per Schedule of Benefits including legal liability for third party injury.



## For Budget Hotel

### Last minute event cancellation due to flood\*

**We pay RM2,000** for cancellation of pre-booked event due to flood.

### Loss of customer luggage

**We pay** for accidental damage, loss or theft of customer luggage while stored at Concierge. Limit up to RM500 per incident.

### Food & Drink poisoning

**We insure you** against legal liability in connection with your business as per Schedule of Benefits including legal liability for third party injury.

### Hotel artworks - paintings and sculptures\*\*

**We pay for accidental damage, loss or theft** of hotel artworks such as paintings, sculptures and etc. Limit up to RM500 per article.

### Damage to customer car

**We pay for accidental damage** to customer car while parked within the hotel premises due to hotel operator's negligence. Subject to Public Liability limit.



## For Learning Center

### Global Infectious Diseases Clean Up

**We pay RM3,000** for global infectious diseases clean up.

### Replacement Cost for Teacher due to Hospitalisation

**We pay RM100 per day** for replacement cost of your teacher due to hospitalisation up to 100 days!

### Theft of Teacher's Belongings

**We insure you** against theft of teacher's belongings up to RM500 per incident.

### Food & Drink Poisoning

**We insure you** against legal liability in connection with your business as per Schedule of Benefits including legal liability for third party injury.

### 10% Discount for SmartStudent Care

**Enjoy 10% discount** for **SmartStudent Care** insurance upon signing up this package.

Note: \* Flood peril must be selected to enjoy this benefit.

\*\* Provided "Special All Risk" is being covered.

## Complimentary Services to All Policy Holders



### Know your risks

Our Risk Management services can assist you with the following, at no cost!

- Surveys to identify loss prevention findings
- Business Continuity Plans to help you stay afloat in any eventualities
- Assess fire protection and security systems and plans to maximize premium savings
- Risk management system and procedures like emergency evacuation, fire and safety inspections



### Prompt claims services

Our clients are important to us. We believe in making prompt and quick payments for claims.

With us, you will get the coverage you need plus the assurance that all your claims will be attended to without any delay.

## Sign up for **Business Advantage Plus (Enhanced)** today!

For more information, call your agent or

AXA Customer Service Hotline **(603) 2170 8282**

*Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)*

**[www.axa.com.my](http://www.axa.com.my)**

Ask your insurance agent for more details

**AXA Affin General Insurance Berhad** (197501002042)  
Ground Floor, Wisma Boustead, 71 Jalan Raja Chulan  
50200 Kuala Lumpur, Malaysia  
Tel: (603) 2170 8282 Fax: (603) 2031 7282  
Email: [customer.service@axa.com.my](mailto:customer.service@axa.com.my)



This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English, Bahasa Malaysia and Chinese versions, the English version shall prevail.

***Important Note:***

1. Read this brochure before you decide to take out the Business Advantage Plus (Enhanced) Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.

# Proposal Form

Date:

## YES! My business meets the following terms and conditions:

- ✓ Construction class 1A\* – brick/concrete walls and roofed with non-combustible materials or
- ✓ Construction class 1B\* – partly brick/concrete walls and roofed with non-combustible materials
- \*Note: Refer to Revised Fire Tariff for details
- ✓ No claim experience for the past 2 years
- ✓ All entrances to my premises are protected with roller shutter/glass door/iron grilles and padlock
- ✓ The proposed insurance now has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company

If your business does not meet the above terms and conditions, please contact us at (603) 2170 8282 or email to customer.service@axa.com.my

### A. FIRE (Compulsory)

Property to be insured	Sum Insured (RM)	Special Perils (Please Select Extensions Required)	Rate in Percentage (%) of Sum Insured
<input type="checkbox"/> Building		<input type="checkbox"/> Aircraft Damage	0.005
<input type="checkbox"/> Business Furniture, Fixtures and Fittings		<input type="checkbox"/> Earthquake, Volcanic Eruption	0.010
<input type="checkbox"/> Plant and Machinery		<input type="checkbox"/> Storm, Tempest	0.015
<input type="checkbox"/> Removal of Debris		<input type="checkbox"/> Flood*	0.086
<input type="checkbox"/> Rental for _____ months		<input type="checkbox"/> Explosion - Industrial without boilers	0.006
<input type="checkbox"/> Stock-in-trade (Nature of goods: _____)		<input type="checkbox"/> Explosion - Industrial/Non Industrial with boilers	0.008
<input type="checkbox"/> Others (please specify)		<input type="checkbox"/> Explosion - Non Industrial without boilers	0.005
<b>Total Sum Insured</b>		<input type="checkbox"/> Impact Damage (Excluding Insured's Vehicle)	0.004
		<input type="checkbox"/> Impact Damage (Including Insured's Vehicle)	0.004
		<input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (>5 storeys)**	0.006
		<input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (others)**	0.005
		<input type="checkbox"/> Riot, Strike & Malicious Damage	0.014
		<input type="checkbox"/> Bush/Lalang Fire	0.005
		<input type="checkbox"/> Subsidence & Landslip (Standard Cover)*	0.081
		<input type="checkbox"/> Spontaneous Combustion (Fire Only)	0.081
		<input type="checkbox"/> Spontaneous Combustion (Full Cover)	0.161
		<input type="checkbox"/> Damage by Falling Trees or Branches	0.010
		<input type="checkbox"/> Sprinkler Leakage (Building)	0.005
		<input type="checkbox"/> Sprinkler Leakage (Contents)	0.025
		<input type="checkbox"/> Electrical Installations Clause (B)	0.056

Note: Please ensure Sum Insured on building/ contents are adequately insured.

Note: \*Flood and Subsidence & Landslip perils can only be extended subject to no claims reported for the past 2 years  
\*\*With additional cover **NEW**

### B. FIRE CONSEQUENTIAL LOSS (Optional)

I wish to get an indemnity period of  6 months  12 months  18 months for my business to recover from loss or damage as a result of fire, lightning and/or external perils.

Annual Sum to be insured: (Please tick (✓) for required cover and complete.)

<input type="checkbox"/> Gross Profit	or	<input type="checkbox"/> Gross Revenue/Rental	<input style="width: 100px;" type="text" value="RM"/>
<input type="checkbox"/> Auditor's fee			<input style="width: 100px;" type="text" value="RM"/>
<input type="checkbox"/> Additional Increase Costs of Working			<input style="width: 100px;" type="text" value="RM"/>
<input type="checkbox"/> Others (please specify): _____			

Extension:  Prevention of Access

Failure of Public Utilities:  Electrical supply  Water supply  Gas supply

Note: Please provide details in a separate sheet if more than the above.

### C. SPECIAL ALL RISKS (Optional)

Subject Matter Covered	Sum Insured (RM)
3.1 On Office Equipment	
3.2 On Any Other Subject Matter Covered (Please specify): _____	
<b>Total Sum Covered</b>	

Note: You may attach information on a separate sheet if space provided is insufficient.

**SPECIAL COVER INSURANCE (Please select your preferred plan)**

Schedule of Benefits	Sum Insured/Limit of Liability (RM)			
	Plan 1	Plan 2	Plan 3	Basic/Flexi Plan*
<b>D. Burglary</b>	50,000	100,000	250,000	RM _____
<b>E. Money</b>				
Money in Transit	10,000	20,000	50,000	RM _____
Money in Premises during & after business hours	10,000	20,000	50,000	RM _____
Damage to Premises	1,000	1,000	1,000	RM _____
Damage to Locked Safe, Drawers & Cabinets	2,000	2,000	2,000	RM _____
Personal Accident (up to 2 employees)	10,000 per employee	10,000 per employee	10,000 per employee	RM _____ per employee
<b>F. Group Personal Accident</b>				
Accidental Death & Permanent Disablement (up to 12 employees)	10,000 per employee	20,000 per employee	30,000 per employee	RM _____ per employee
<b>Aggregate Limit</b>	80,000	120,000	200,000	RM _____
Temporary Total Disablement	100	100	100	RM _____
Temporary Partial Disablement	50	50	50	RM _____
Medical Expenses	1,000	1,000	1,000	RM _____
Hospital Cash Allowance (Accident or Sickness - maximum 100 days)	100 per day	100 per day	100 per day	RM _____
Repatriation Expenses	2,000	2,000	2,000	RM _____
Funeral Expenses	2,000	2,000	2,000	RM _____
<b>G. Public Liability</b>				
Any one accident	250,000	500,000	1,000,000	RM _____
Any one period	1,000,000	1,000,000	1,000,000	RM _____
<b>H. Employer's Liability</b> On all employees				
Any one event	250,000	250,000	250,000	RM _____
Any one period	500,000	500,000	500,000	RM _____
<b>I. Fidelity Guarantee</b>	50,000	100,000	200,000	RM _____
<b>J. Plate Glass</b>	5,000	10,000	30,000	RM _____
<b>K. Workmen's Compensation</b>				
Common Law Limit (in any one occurrence and in aggregate)	1,000,000	1,000,000	1,000,000	RM _____
<b>L. Mobile Plant &amp; Equipment</b>	20,000	30,000	50,000	RM _____
<b>M. Machinery Breakdown</b>	50,000	100,000	150,000	RM _____
<b>N. Machinery Breakdown - Loss of Profit</b>	50,000	100,000	150,000	RM _____
<b>O. Electronic Equipment</b>	10,000	20,000	30,000	RM _____
<b>P. Goods In Transit</b>	10,000 any one carrying	30,000 any one carrying	50,000 any one carrying	RM _____
<b>Total Annual Premium (RM) inclusive of 6% Service Tax</b>	<b>823.62</b>	<b>1,496.72</b>	<b>2,970.12</b>	<b>Premium rating to be computed based on sum insured provided by Insured</b>

\* Please pick at least one benefit from this section

## Q. VALUE ADDED BENEFITS (Optional)

Please select your preferred plan

INCONVENIENCE ALLOWANCE PLANS AND PREMIUM					
Plan	First Payout/ Entry Level Sum Insured (RM)	Second Payout/ Entry Level Sum Insured (RM)	Basic (Section A) Premium (RM)	Comprehensive (Section A, C, L, O) Premium (RM)	Recommended For Total Minimum Sum Insured (RM) (Section A, C, L, O)
1	1,000	10% of adjusted net loss (up to 10,000)	<input type="checkbox"/> 80	<input type="checkbox"/> 160	100,000
2	3,000	10% of adjusted net loss (up to 30,000)	<input type="checkbox"/> 170	<input type="checkbox"/> 350	300,000
3	5,000	10% of adjusted net loss (up to 50,000)	<input type="checkbox"/> 250	<input type="checkbox"/> 520	500,000
4	8,000	10% of adjusted net loss (up to 80,000)	<input type="checkbox"/> 360	<input type="checkbox"/> 770	800,000

## TOTAL ANNUAL PREMIUM

TABLE OF PREMIUM				
Coverage	Description	Rate	Sum Insured (RM)	Annual Premium (RM) = (Rate X Sum Insured) + 6% Service Tax
A	Fire			(minimum premium RM79.50)
B	Fire Consequential Loss			(minimum premium RM79.50)
C	Special All Risks			(minimum premium RM79.50)
D - P	Special Cover Insurance			(Plan 1, 2, 3 or Basic/Flexi Plan)
Q	Value Added Benefits			(Plan 1, 2, 3 or 4, Basic or Comprehensive)
<b>Total Annual Premium (RM) inclusive of 6% Service Tax</b>				

## IMPORTANT NOTES

- Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance for a purpose related to Your trade, business or profession, You have a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.  
The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us.  
You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.
- The personal data ("Personal Data") submitted by and collected from you may be used by Us and/or any company within the AXA Group of Companies and/or any of its associated companies, within or outside Malaysia, for purposes related to our insurance business or direct marketing. In connection with this, we may disclose your information (including your Personal Data) to any of the aforementioned companies. We may also disclose your information (including your Personal Data) to any other third parties (which include third party service providers, reinsurers, claim adjusters/investigators, related industry associations, regulators, statutory bodies, government authorities and any person who is under a duty of confidentiality and/or who has undertaken the responsibility to keep such data confidential). A complete list of our disclosures to third parties can be found in the Data Privacy Notice in our website.  
We will cease to use the Personal Data if you request Us to do so. For further details on how to exercise your rights, please refer to the "Data Privacy Notice" in page 10 or our website at [www.axa.com.my](http://www.axa.com.my)





## PAYMENT METHOD & DECLARATION

I wish to pay my premium RM \_\_\_\_\_ (inclusive of all tax) (“Total Amount Due”)

By:  Cash  Cheque (Please cross the cheque and made payable to ‘AXA Affin General Insurance Berhad’)

Bank	Cheque No.	Amount (RM)

Online Transfer (CIMB Bank Virtual Account)  -  -

Credit / Debit Card

Note: For online transfer, credit and debit card payment, please contact your AXA Servicing Representative.

I/We hereby declare that the above answers and statements are true, and that I/we have withheld no information whatever regarding this application.

I/We understand that it is my/our duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I/we hereby declare that I/we have fully and accurately answered the questions above.

I/We hereby consent to have AXA Affin General Insurance Berhad and/or any company within the AXA Group of Companies and/or any of its associated companies, within or outside Malaysia, process my/our Personal Data for the purposes and to the extent stated in the Data Privacy Notice.

I/We would like to receive special offers, promotions, surveys and information related to the insurance products, events and services of AXA Affin General Insurance Berhad and/or any company within the AXA Group of Companies and/or any of its associated companies.

Signature of Proposer:

Date: dd/mm/yy

## DECLARATION BY INTERMEDIARY/INSURER

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport/Business Registration documents and verified the identity of the Proposer.

Signature of Intermediary/Insurer:

Date: dd/mm/yy

Name:

Agency Code:

**Note:** Please attach a copy of the Proposer’s NRIC/Passport/Business Registration documents where the premium is more than RM50,000.

## PERSONAL DATA POLICY

Your privacy is important to us, AXA AFFIN General Insurance Berhad (“AXA AFFIN”), and we are committed to ensure that your personal data under our care is safe and secured. The following paragraphs will provide you with a better understanding of how we collect, process, use, retain, secure, endeavour to maintain accuracy and how you could access your personal data.

### Collection of Personal Data

In order to process the purchase of an insurance policy and to perform policy services, it is necessary for you to provide us with obligatory personal data, such as your name, identification number, birth date, address, phone number, information on your health or medical condition, financial, familial and non-familial information etc. Your personal data is captured in the application form and other relevant forms as and when you transact or when you require changes or amendments to your personal details. Your personal data once provided by you would be input into our information system for processing, safe keeping and for the performance of our obligations in relation to your policy.

### Processing and Use of Personal Data

We process your personal data for the following purposes:

1. for the performance of contracts between AXA AFFIN and you;
2. for the performance of our functions;
3. for the performance of our due diligence process to conduct background checks to validate and confirm the information provided by you;
4. for compliance with all applicable laws, rules, regulations, guidelines and/or other legal or regulatory requirements, as well as requirements of the government, law enforcement agencies, and any authorities to whom we are subject to, or any orders of the Court;
5. for litigating, defending or responding accordingly to an actual or potential lawsuit or queries involving regulatory and non-regulatory bodies;
6. for generally protecting our rights and property as well as ensuring the technical competence and functioning of our systems;
7. to monitor and detect any fraudulent activities in the insurance industry;
8. for marketing (including direct marketing) of insurance products;
9. to conduct market research, understand and analyse customer behaviour, location, preferences and demographics for us to offer you other products and services as well as carry out special offers and marketing programmes which may be relevant to your preferences and profile; and
10. any other purposes which are related to the aforesaid.

All personal data requested by us is obligatory unless stated otherwise. If you do not provide us with such information, we may not be able to provide you with insurance coverage or to respond to any claims.

### Disclosure of Personal Data

We may disclose your personal data for the abovementioned purposes to the following parties (including those within and outside Malaysia):

1. our associated and related companies and affiliates (“AXA Group”);
2. any agents, service providers, contractors or third parties who provide any services to the companies within the AXA Group;
3. any person who has a duty of confidentiality to us; for example, external auditors, medical practitioners, trustees, insurance companies, and actuaries;
4. government agencies, statutory bodies, and other authorities;
5. our business partners and strategic alliances;
6. our assignees or potential assignees, acquirers or potential acquirers and successors-in-title; and
7. any other parties, in respect of whom you have consented to the disclosure of your personal data.

### Access and Change requests

We take all reasonable steps to ensure that the personal data provided by you or your authorised party is accurate, complete, not misleading and kept up-to-date consistent with the purpose for which the personal data was collected and further processed.

Please contact us or request to speak to our Privacy Officer at 03-2170 8282 if you would like to access to or amend or correct your personal data that is inaccurate, incomplete, misleading or not-up-to-date. You could also fax or email us by using the details stated below. We will use reasonable efforts to accommodate the access and make the changes as soon as practically possible. A fee may be charged for this purpose. We may request verification of your identity before allowing such access or making such changes and any other details to help us address your request or concerns appropriately.

### New Product and Services

As part of our continuous efforts to promote awareness and greater understanding on our new products and services for your benefit, we will from time to time contact or send you information on the said new products or services.

### Inquiries and complaints

If you need to contact us or if you have any inquiries or complaints (such as limiting the processing of certain information, including the withdrawal of consent), please write to us at:

**AXA AFFIN GENERAL INSURANCE BERHAD**

Customer Service Department Ground Floor,

Wisma Boustead,

71 Jalan Raja Chulan,

50200 Kuala Lumpur

Tel : 603-2170 8282 or Fax : 603-2031 7282 or Email : customer.service@axa.com.my

Your complaint will be managed and resolved through our internal complaint procedure.

*If there are any inconsistencies between the English and Bahasa Malaysia version of this Personal Data Policy, the English version shall prevail.*