

**Table of Benefits - Multi Biz Protector**

<b>Section 1</b> <b>FIRE &amp; CONSEQUENTIAL LOSS</b> Damage to the Insured property by:- - Fire & Lightning - Allied Perils		<b>Sum Insured / Limits of Liability (RM)</b> Determined by Insured Premium and excess as per Revised Fire Tariff			
<b>Section 2</b> <b>ALL RISK</b> Accidental damage to or loss of office equipment, computers and furniture & fittings (Full theft cover within the premises provided up to RM50,000 or the sum insured of this section whichever is lower)		Determined by Insured Note :- i. Portable equipment limited to RM1,000 outside insured premises ii. Mobile phones are excluded			
<b>Section 3 : Benefits</b>		<b>50k Plan (RM)</b>	<b>75k Plan (RM)</b>	<b>100k Plan (RM)</b>	<b>200k Plan (RM)</b>
1	<b>BURGLARY &amp; ROBBERY</b> * Loss of property by theft under Section 1 (armed robbery or hold up limited to RM50,000) * Damage to locked safe or strong room as a result of theft or break-in * Damage to premises during theft or break-in	50,000 or TSI of Section 1 whichever is lower 2,500 1,000	75,000 or TSI of Section 1 whichever is lower 5,000 1,500	100,000 or TSI of Section 1 whichever is lower 7,500 2,000	200,000 or TSI of Section 1 whichever is lower 15,000 5,000
2	<b>MONEY</b> * Money in transit * Money in premises during business hours * Money in locked safe or strong room after business hours * Money in locked drawer or cabinet after business hours * Personal Accident cover (Permanent Disablement and Death only) for 2 employees	10,000 10,000 15,000 1,000 10,000 per person	12,500 12,500 20,000 1,500 10,000 per person	15,000 15,000 15,000 2,000 10,000 per person	25,000 25,000 40,000 2,500 10,000 per person
3	<b>PLATE GLASS</b> Covers all signboards and plate glass including glass showcase against accidental breakage	5,000	7,500	10,000	15,000
4	<b>PUBLIC LIABILITY</b> Covers the Insured against liability at law for damages and claimant's cost and expenses in respect of bodily injury and property damage to third party caused by an accident in the Insured's premises	300,000 any one accident 1.0 million any one period	450,000 any one accident 1.0 million any one period	600,000 any one accident 1.0 million any one period	1,000,000 any one accident 1.0 million any one period
5	<b>EMPLOYER'S LIABILITY</b> Coverage against the Insured's liability at law to their employees for bodily injury (including disease) sustained in the course of their employment by the Insured	1,000,000 any one accident Unlimited any one period			
<b>PREMIUM</b>		528	698	888	1,388