



# A-ESSENTIAL BUSINESS

## The Only Insurance You Need to Safeguard Your Business Risks!

A commercial packaged insurance that provides comprehensive and flexible coverage that best suits your business needs at an affordable premium.



The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA General Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# Why A-Essential Business?



## Flexible and Customisable Plan

Enjoy up to 11 comprehensive coverage to protect your business needs. You have the flexibility to select your desired sum insured and coverage with Flexi Plan, or a pre-set list of coverage with Fixed Plan.



## Affordable Business Protection

Get protected with affordable premium that is within your budget.



## Extension to Cover Electronic Fund Transfer

This up-to-date benefit is what you need in today's e-business environment. Enjoy protection on electronic fund transfer which compensates for loss of money due to illegal interception during an authorised online transaction.



## Complimentary Inconvenience Allowance

Enjoy additional inconvenience allowance of 5% of net claim amount payable up to RM5,000 under Section A - Fire in the event of temporary closure or cessation of business operation due to fire or flood (if flood peril is insured).

# A Closer Look at A-Essential Business

**This packaged product is specially designed to provide you with comprehensive coverage for your business occupied in premise of Class 1A construction (walls – wholly bricks/concrete; roof – tiles/concrete/zinc/asbestos).**

### Section A – Fire

Provides protection against loss or damage to the property insured due to fire, lightning, and/or other optional perils selected.

### Section B – Burglary

Provides protection against loss or damage to property insured within the insured premises due to theft through forcible entry or exit from the building or any attempt threat.

### Section C – Money

Reimburses loss of money in transit, money kept in the insured premises, or money transacted via electronic fund transfer.

### Section D – Public Liability

Provides protection against Insured's legal liability to third parties for bodily injury/death and/or property damage arising from accidents that occur during the period of insurance and in the course of the Insured's business.

### Section E – Plate Glass, Signage and Signboard

Provides protection against accidental damage to fixed glasses, or damage to signage and signboard fitted to the insured building within the insured premises.

### Section F – Employer's Liability

Provides cover to indemnify Insured against his common law liability in respect of any personal injury sustained by his employee(s) in the course of employment.

### Section G – Group Personal Accident

Provides protection to Insured and Insured's employees against accidental death or accidental permanent disablement.

### Section H – Fidelity Guarantee

Provides protection against any loss of money or goods which the Insured sustains by any acts of fraud or dishonesty committed by the Insured's employee(s).

### OPTIONAL

#### Section I – Machinery Breakdown

Provides protection against any unforeseen and sudden physical loss or damage to machineries in the insured premises.

#### Section J – All Risks

Provides protection against loss or damage to office equipment, computers and peripherals, furniture and fittings, and the like caused by any accidental causes unless such perils are specifically excluded.

#### Section K – Fire Consequential Loss

Provides protection against loss of income and extended operating costs following business interruption as a result of fire, lightning, and/or other optional perils selected in Section A.

**For Fixed Plan A-D, only Section I, J and K are optional cover.**

**For Flexi Plan, all sections are optional cover (i.e. Section B to K) except for Section A – Fire which is mandatory. Customers are required to select a minimum of 3 sections among Section B to K and to determine the desired sum insured.**

## Schedule of Benefits

SECTION	COVERAGE / INTEREST INSURED	SUM INSURED/ LIMITS OF LIABILITY (RM)				
		Plan A	Plan B	Plan C	Plan D	Flexi <sup>2</sup>
<b>A</b>	<b>FIRE</b>	Mandatory cover - Sum Insured to be determined by the Insured				
	Loss or damage to building, stock in trade, fixtures, fittings, and furniture, and other contents caused by fire, lightning, and/or other optional perils selected					
<b>B</b>	<b>BURGLARY</b>	Sum Insured to be determined by the Insured				
	Loss or damage to property insured under Section A (excluding air-conditioner compressor) due to theft	35k	50k	80k	100k	_____
<b>C</b>	<b>MONEY<sup>3</sup></b>	Sum Insured to be determined by the Insured				
	<b>a) Money in Insured Premises</b>	3k	4k	5k	7k	_____
	i. Cash kept in the locked cabinet, locked drawer, cash registers and/or petty cash boxes					
	ii. Cash kept in locked safe or strongroom:					
	- During business hours	10k	20k	30k	40k	_____
	- After business hours	6k	10k	20k	30k	_____
	iii. Cash kept in the premise not otherwise described in (i) and (ii) above	1.5k	2k	4k	6k	_____
	<b>b) Money in Transit</b>	10k	20k	30k	40k	_____
	<b>c) Personal Accident (Assault) per person (up to 4 persons, age 18-70 years old)<sup>4</sup></b>	10k	10k	10k	10k	_____
	<b>d) Money via Electronic Funds Transfer</b>	10k	20k	30k	40k	_____
<b>D</b>	<b>PUBLIC LIABILITY</b>	Sum Insured to be determined by the Insured				
	On Insured's legal liability to third parties for bodily injury/death and/or property damage					
	• Limit on any one event	200k	300k	500k	1 mil	_____
	• Limit on any one period	1 mil	1 mil	1 mil	1 mil	_____
<b>E</b>	<b>PLATE GLASS, SIGNAGE AND SIGNBOARD</b>	Sum Insured to be determined by the Insured				
	To fixed glasses, signage and signboard	5k	10k	15k	20k	_____
<b>F</b>	<b>EMPLOYER'S LIABILITY</b>	Sum Insured to be determined by the Insured				
	On employees					
	• Limit on any one event	100k	200k	300k	500k	_____
	• Limit on any one period	1 mil	1 mil	1 mil	1 mil	_____
<b>G</b>	<b>GROUP PERSONAL ACCIDENT<sup>5</sup></b>	Sum Insured to be determined by the Insured				
	On accidental death and permanent disablement (up to 15 persons, age 18-70 years old) – per person	15k	20k	25k	30k	_____
<b>H</b>	<b>FIDELITY GUARANTEE</b>	Sum Insured to be determined by the Insured				
	On employees Aggregate limit per policy	10k	20k	30k	40k	_____

SECTION	COVERAGE / INTEREST INSURED	SUM INSURED/ LIMITS OF LIABILITY (RM)				
		Plan A	Plan B	Plan C	Plan D	Flexi <sup>2</sup>
<b>I</b>	<b>MACHINERY BREAKDOWN (optional<sup>6</sup>)</b>	Sum Insured to be determined by the Insured				
	On machineries used in the insured premises	35k	50k	80k	100k	_____
<b>J</b>	<b>ALL RISKS (optional<sup>6</sup>)</b>	Sum Insured to be determined by the Insured				
	On office equipment, computers and peripherals, furniture and fittings, and the like					
<b>K</b>	<b>FIRE CONSEQUENTIAL LOSS (optional<sup>6</sup>)</b>	Sum Insured to be determined by the Insured				
	Consequential loss following a fire, lightning or any of the optional perils in Section A					
<b>ANNUAL PREMIUMS (RM)</b>						
<b>A</b>		Refer to Note 1				
<b>B-H</b>	Subject to the applicable Government Tax at prevailing rate and RM10 stamp duty	<b>497.85</b>	<b>761.52</b>	<b>1,096.96</b>	<b>1,492.50</b>	Refer to Note 1
<b>I-K</b>		Refer to Note 1				

### Note:

1. Refer to AIA General Berhad or AIA Life Planner for quotation.
2. For Flexi Plan, all sections are optional cover (i.e. Section B to K) except for Section A – Fire which is mandatory. Customers are required to select a minimum of 3 sections among Section B to K and to determine the desired sum insured amount.
3. For Flexi Plan, all subsections under Section C are not allowed to be unbundled if Section C is selected.
4. For Flexi Plan, customers are allowed to input the number of persons, up to a maximum of 10 persons under Section C (c).
5. For Flexi Plan, customers are allowed to input the number of persons, up to a maximum of 30 persons under Section G.
6. For Fixed Plan A-D, all sections from Section A to H are mandatory cover with Sum Insured as per stated in the Schedule of Benefits, while Section I to K are optional.
7. AIA General Berhad will only be liable for one (1) plan of this product issued per insured risk. If there are more than one (1) plan being covered, AIA General Berhad will only pay the benefit under one plan which AIA General Berhad will nominate, and refund in full any premiums that were paid under other plans.



# Frequently Asked Questions

**Q: There are eleven (11) classes of insurance in this package whereby some are optional benefits, can I purchase only the Fire class?**

A: No, you are not able to purchase this package if you only require Fire Insurance. Please contact AIA General Berhad or your AIA Life Planner for other products on Basic Fire coverage.

**Q: Do I need to notify the Insurer of any changes to my risk; for example installing hazardous goods in the premises, shifting my stocks to another location etc.?**

A: Yes, you need to notify the Insurer immediately if there are changes to your risks, otherwise should a claim be made, AIA General Berhad has the right not to be liable for your losses.

**Q: What is the minimum and maximum Sum Insured for Flexi Plan?**

A: Please contact AIA General Berhad or your AIA Life Planner for the range of minimum and maximum sum insured for each section of the Flexi Plan.

**Q: How do I purchase this package?**

A: Please complete and submit the proposal form which can be obtained from the nearest AIA Customer Centre or your AIA Life Planner. You may submit the proposal form to MY.GI-Ops@aia.com.

**This brochure is not a Contract of Insurance. The description of the available coverages is only a brief summary for quick and easy reference. The precise benefits, terms, conditions and exclusions that are applicable are stated in the Policy Contract.**

**This brochure contains the Bahasa Malaysia and Chinese translated version. In the event of any conflict of interpretation, the English version shall prevail.**

## Contact Us & Find Out More!

If you have any further queries, kindly contact your AIA Life Planner/ AIA authorised representative at:



Underwritten by:

**AIA General Berhad** (201001040438 (924363-W))  
Menara AIA, 99 Jalan Ampang,  
50450 Kuala Lumpur.  
Care Line: 1300 88 1899  
Tel: 03-2056 1111

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[aia.com.my](http://aia.com.my)




AIA General Berhad  
是PIDM的成员

# A-ESSENTIAL BUSINESS

## 您唯一需要保全商业风险的保险计划!

一项提供全方位、客制化及您可负担的商业保险以迎合您不同的商业需求。



Restaurant

coffee shop

Perbadanan Insurans Deposit Malaysia (“PIDM”) 保障合格保险保单/产品下应支付的保险利益至保障限额为止。请参阅PIDM的保险及伊斯兰保险利益保障制度的小册子或联络AIA General Berhad或PIDM (请浏览[www.pidm.gov.my](http://www.pidm.gov.my))。

# 为何选择A-Essential Business?



## 灵活及客制化的计划

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获享高达11项全方位保障,以迎合您的商业需求。您可以灵活地在Flexi Plan里选择合适的保额和承保范围,或使用Fixed Plan里的预设承保范围列表。



## 可负担的商业保障

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在保费预算范围内获得可负担的保障。



## 涵盖电子资金转账

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与当今电子商务环境息息相关的最新利益。获享电子资金转账的保障,以补偿在您授权的线上交易过程中因非法拦截而造成的金钱损失。



## 免费不便津贴

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在A部分 - 火灾项下而获享净索赔额5%的额外不便津贴,高达RM5,000。此项津贴是为了赔偿因火灾或水灾(如有投保水灾)而暂时关闭或停止业务所造成的任何不便。

# 了解更多有关A-Essential Business

**此产品配套特别为您业务所在的1A级别建筑物提供全方位的保障(涵盖墙壁—全砖/混凝土;屋顶-瓷砖/混凝土/锌/石棉)。**

### A部分 — 火灾

提供因火灾、闪电和/或其他所选的选择性险情而导致受保财产损失或损坏的保障。

### B部分 — 盗窃

提供因盗窃而强行进入或离开受保建筑物或任何企图威胁而造成的财产损失或损坏的保障。

### C部分 — 金钱

赔偿损失的金钱,例如在运输途中的金钱、存放在受保建筑物内的金钱,或通过电子资金转账进行交易的金钱。

### D部分 — 公众责任

在受保期间和受保人经营业务的过程中,提供保障予受保人对于第三方因意外而导致身体受伤/死亡和/或财产损失所承担的法律責任。

### E部分 — 平板玻璃、告示牌和招牌

提供因意外而导致受保建筑物固定安装的玻璃,或告示牌和招牌遭受损坏的保障。

### F部分 — 雇主责任

提供保障予受保人因其雇员在受雇期间遭受的任何个人受伤而承担的普通法律責任。

### G部分 — 团体个人意外

提供受保人和受保人的雇员因意外而导致死亡或永久性残废的保障。

### H部分 — 雇员忠诚保证

提供因雇员欺诈或不诚实行为而导致受保人蒙受金钱或货物损失的保障。

### 选择性

#### I部分 — 机械故障

提供因任何意外而导致受保建筑物内的机械遭受损失或损坏的保障。

#### J部分 — 所有风险

提供因任何意外(除了已明确不受保的险情)而导致办公设备、电脑和周边设备、家具和配件等遭受损失或损坏的保障。

#### K部分 — 火灾后间接损失

提供因火灾、闪电和/或在A部分中所选的选择性险情导致的业务中断所带来的收入损失和运营成本增加的保障。

**在Fixed Plan A至D里,只有I、J和K部分为选择性保障。**

**在Flexi Plan里所有的部分均为选择性保障(即B至K部分),除了A部分-火灾为强制性保障。客户需在B至K部分中选择至少三(3)个部分,并决定其所需的保额。**

# 利益表

部分	保障/受保利益	保额/责任限额 (RM)				
		Plan A	Plan B	Plan C	Plan D	Flexi <sup>2</sup>
<b>A</b>	<b>火灾</b>	强制性保障 - 受保人自行决定保额				
	因火灾、闪电和/或选择性险情而导致建筑物、贸易存货、固定装置、配件和家具以及其他物品损失或损坏					
<b>B</b>	<b>盗窃</b>	受保人自行决定保额				
	根据A部分投保的财产因盗窃损失或损坏(空调压缩机除外)	3.5万	5万	8万	10万	_____
<b>C</b>	<b>金钱<sup>3</sup></b>	受保人自行决定保额				
	<b>a) 受保建筑物内的金钱</b>					
	i. 存放在上锁的橱柜、上锁的抽屉、收银机和/或小额现金箱中的现金	3千	4千	5千	7千	_____
	ii. 存放在上锁的保险箱或保险库的现金:					
	- 营业时间内	1万	2万	3万	4万	_____
	- 营业时间后	6千	1万	2万	3万	_____
	iii. 受保建筑物内的现金, 非存放在上述 (i) 和 (ii) 中	1.5千	2千	4千	6千	_____
	<b>b) 运输中的金钱</b>	1万	2万	3万	4万	_____
	<b>c) 个人意外(被袭击)每人</b> (多达4人, 年龄介于18-70岁) <sup>4</sup>	1万	1万	1万	1万	_____
	<b>d) 通过电子资金转帐的金钱</b>	1万	2万	3万	4万	_____
<b>D</b>	<b>公众责任</b>	受保人自行决定保额				
	涵盖受保人对于第三方遭受的身体受伤/死亡而所承担的法律费用					
	• 每项事件限额	20万	30万	50万	100万	_____
	• 每个保期限额	100万	100万	100万	100万	_____
<b>E</b>	<b>平板玻璃、告示牌和招牌</b>	受保人自行决定保额				
	固定安装的玻璃、告示牌和招牌	5千	1万	1.5万	2万	_____
<b>F</b>	<b>雇主责任</b>	受保人自行决定保额				
	涵盖雇员					
	• 每项事件限额	10万	20万	30万	50万	_____
	• 每个保期限额	100万	100万	100万	100万	_____
<b>G</b>	<b>团体个人意外<sup>5</sup></b>	受保人自行决定保额				
	涵盖意外死亡和永久性伤残 (多达15人, 年龄介于18-70岁) - 每人	1.5万	2万	2.5万	3万	_____
<b>H</b>	<b>雇员忠诚保证</b>	受保人自行决定保额				
	涵盖雇员 每份保单的总限额	1万	2万	3万	4万	_____

部分	保障/受保利益	保额/责任限额 (RM)				
		Plan A	Plan B	Plan C	Plan D	Flexi <sup>2</sup>
<b>I</b>	<b>机械故障(选择性<sup>6</sup>)</b>	受保人自行决定保额				
	涵盖受保建筑物内的机械	3.5万	5万	8万	10万	_____
<b>J</b>	<b>所有风险(选择性<sup>6</sup>)</b>	受保人自行决定保额				
	涵盖办公设备、电脑和周边设备、家具和配件等等物品					
<b>K</b>	<b>火灾后间接损失(选择性<sup>6</sup>)</b>	受保人自行决定保额				
	涵盖因火灾、闪电或在A部分中所选的选择性险情而导致的间接损失					
<b>年度保费 (RM)</b>						
<b>A</b>		参考备注1				
<b>B-H</b>	需按现行税率缴纳适用的政府税和RM10的印花税	<b>497.85</b>	<b>761.52</b>	<b>1,096.96</b>	<b>1,492.50</b>	参考备注1
<b>I-K</b>		参考备注1				

备注:

1. 请联络AIA General Berhad或AIA寿险策划师以获取报价。
2. 在Flexi Plan里所有的部分均为选择性保障(即B至K部分), 除了A部分-火灾为强制性。客户需在B至K部分中选择至少三(3)个部分, 并决定其所需的保额。
3. 如果在Flexi Plan里选择了C部分, C部分下的所有子部分则不被允许拆开。
4. 在Flexi Plan里, 客户可在C(c)部分决定受保人数多达十(10)人。
5. 在Flexi Plan里, 客户可在G部分决定受保人数多达三十(30)人。
6. 在Fixed Plan A至D里, 从A到H的所有部分都是强制性保障, 保额按照利益表中所制定, 而I至K部分则为选择性保障。
7. AIA General Berhad将只对于每个受保风险承担一(1)个保单计划的责任。如果承保的计划多于一(1)个, AIA General Berhad将仅根据AIA General Berhad指定的一个保单计划支付利益, 并全额退还其他保单计划所支付的任何保费。





# 常问问题

**问：此配套中有十一(11)类保险, 其中一些是选择性利益, 我可以只购买火灾保障吗?**

答：不可以, 如果您只需要火灾保险, 则无法购买此配套。请与AIA General Berhad或您的AIA寿险策划师联系以获取其他有关基本火灾保险的产品。

**问：假如我的风险有任何变化, 例如在建筑物内安装危险物品, 或将我的库存转移到另一个地方等等, 我是否需要通知保险公司?**

答：是的, 如果您的风险发生变化, 您需要立即通知保险公司, 否则在提出索赔时, AIA General Berhad将有权利不对您的损失承担任何责任。

**问：Flexi Plan的最低和最高保额是多少?**

答：请联系AIA General Berhad或您的AIA寿险策划师以了解Flexi Plan各部分的最低和最高保额范围。

**问：我要如何购买此保险计划?**

答：请填写并提交申请表格, 您可到邻近的AIA客户中心或向您的AIA寿险策划师索取。您可以将申请表格提交至MY.GI-Ops@aia.com。

本小册子并非保单合约。保障的描述仅包含了产品的利益概要简述, 以方便快速参考。欲获取详细的利益说明、条规、条款以及不受保情形, 请参阅您的保单合约。

本小册子包含马来文和英文翻译版本。如有任何歧义, 将以英文版本为准。

## 联络我们以了解更多!

若您有任何疑问, 请联系您的AIA寿险策划师/ AIA授权代表:



由以下公司承保:

**AIA General Berhad** (201001040438 (924363-W))  
Menara AIA, 99 Jalan Ampang,  
50450 Kuala Lumpur.  
Care Line: 1300 88 1899  
Tel: 03-2056 1111

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