



A-ESSENTIAL JMB

The Only Insurance You Need to Safeguard Your Management and the Residential Properties under Your Care!

A packaged insurance that provides comprehensive and flexible coverage for Joint Management Body (JMB) or Management Corporation (MC) of high-rise and gated and guarded strata landed residential properties.

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).

Why A-Essential JMB?



Flexible and Customisable Plan

Enjoy 11 comprehensive coverage under this all-in-one package to protect the residential buildings and JMB/MC operations. You have the flexibility to select your desired sum insured on each benefit with Flexi Plan.



Affordable Property Protection

Get protected with affordable premium that is within your budget.



Extension to cover Electronic Fund Transfer

Enjoy protection on electronic fund transfer from JMB/MC operations, which compensates for loss of money due to illegal interception during an authorised online transaction.



Protection for Gated-Guarded Strata Landed Properties

This product is extended to cover gated and guarded strata landed properties.

A Closer Look at A-Essential JMB

This packaged product is specially designed to provide comprehensive coverage for Joint Management Body (JMB) or Management Corporation (MC) managing the communities of flats, apartments, condominiums, and gated and guarded strata landed properties. This product is available for buildings classified as Class 1A construction (walls – wholly bricks/concrete; roof – non-combustible materials).

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 belonging to JMB/MC due to theft through forcible entry or exit from the building or any attempt threat.

Section C – Money

Reimburses loss of money from the operation of JMB/MC, such as money in transit, money kept in the insured premises belonging to JMB/MC, or money transacted via electronic fund transfer.

Section D – Public Liability

Provides protection against JMB/MC'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 JMB/MC's operation.

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 buildings within the premises belonging to, managed and maintained by JMB/MC.

Section F – Employer's Liability

Provides cover to indemnify JMB/MC against common law liability in respect of any personal injury sustained by employee(s) who is/are under the payroll of the JMB/MC in the course of employment.

Section G – Group Personal Accident

Provides protection for JMB/MC and its employees who are under the payroll of JMB/MC, against accidental death or accidental permanent disablement.

Section H – Fidelity Guarantee

Provides protection against any loss of money by any acts of fraud or dishonesty committed by the employee(s) who is/are under the payroll of the JMB/MC.

Section I – Machinery Breakdown

Provides protection against any unforeseen and sudden physical loss or damage to plant, machineries and mechanical equipment which is owned or leased or under the control or custody of JMB/MC.

Section J – All Risks

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

Section K – Errors and Omissions

Provides protection against wrongful acts of the part of the Insured in the conduct as JMB/MC.

Schedule of Benefits

SECTION	COVERAGE / INTEREST INSURED	SUM INSURED/ LIMITS OF LIABILITY (RM)				
		Plan A	Plan B	Plan C	Plan D	Flexi ³
A	FIRE					
	On building including all permanent fixtures and fittings, renovation, outbuildings, common properties, and plant and equipment	Sum Insured to be determined by the Insured				
B	BURGLARY					
	All property insured in the premises belonging to JMB/ MC (excluding air-conditioner compressor)	35k	50k	80k	100k	_____
C	MONEY					
	a) Money in Insured Premises belonging to JMB/MC	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					
	- After business hours					
	iii. Cash kept in the premise not otherwise described in (i) and (ii) above	1.5k	2k	4k	6k	_____
	b) Money in Transit	10k	20k	30k	40k	_____
	c) Personal Accident (Assault) per person (up to 4 persons, age 18-70 years old) ⁴	10k	10k	10k	10k	_____
	d) Money via Electronic Funds Transfer	10k	20k	30k	40k	_____
D	PUBLIC LIABILITY					
	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	_____
E	PLATE GLASS, SIGNAGE AND SIGNBOARD					
	To fixed glasses, signage and signboard in the premises belonging to, managed and maintained by JMB/MC	5k	10k	15k	20k	_____
F	EMPLOYER'S LIABILITY					
	On employees under the payroll of JMB/MC					
	• Limit on any one event	100k	200k	300k	500k	_____
	• Limit on any one period	1 mil	1 mil	1 mil	1 mil	_____
G	GROUP PERSONAL ACCIDENT ⁵					
	Accidental death and permanent disablement on JMB/MC and employees under the payroll of JMB/MC (up to 15 persons, age 18-70 years old) – per person	15k	20k	25k	30k	_____
H	FIDELITY GUARANTEE					
	On employees under the payroll of JMB/MC 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 ³
I	MACHINERY BREAKDOWN					
	On machineries owned/leased or under the control or custody of JMB/MC	35k	50k	80k	100k	_____
J	ALL RISKS					
	On office equipment, computers and peripherals, furniture and fittings, and the like belonging to and held in trust to JMB/MC	35k	50k	80k	100k	_____
K	ERRORS AND OMISSIONS					
	Wrongful acts of the part of the Insured in the conduct as JMB/MC	500k	1 mil	1.5 mil	2 mil	_____
ANNUAL PREMIUMS (RM)						
A	Subject to the applicable Government Tax at prevailing rate and RM10 stamp duty	Refer to Note 1				
B-K		794.86	1,284.16	1,867.98	2,447.47	Refer to Note 1

Note:

1. Refer to AIA General Berhad or AIA Life Planner for quotation.
2. All sections are mandatory covers under this packaged product, for both Fixed and Flexi Plan.
3. For Flexi Plan, customers are required to determine the desired sum insured amount for each benefit in Section A to K.
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. 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) such 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, 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: For gated and guarded strata landed properties, is the building in individual land parcel unit covered under Section A – Fire insurance? How is it different compared to high-rise residential properties such as flats, apartments, and condominiums?

A: No, Section A of this product does not cover fire insurance for individual land parcel unit. However, for non-landed strata properties such as flats, apartments, and condominiums, Section A – Fire insurance covers the entire building including all the individual parcel unit's building.

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 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 General Berhad
是PIDM的成员

A-ESSENTIAL JMB

**您唯一需要的保险计划以保全
您的管理层以及您照管的产业！**

一项为高层建筑物、围篱与守卫分层有地住宅产业的联合管理机构 (JMB)
或管理机构 (MC) 所提供的全方位和客制化保险。

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)。

为何选择A-Essential JMB?



灵活及客制化的计划

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获享11项全方位保障, 以保护住宅建筑物及JMB/MC的运营。您可以灵活地在Flexi Plan里选择合适的保额予每项利益。



可负担的产业保障

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在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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获享在JMB/MC运营中的电子资金转账保障, 以补偿在您授权的线上交易过程中因非法拦截而造成金钱损失。



保障予围篱与守卫分层有地住宅产业

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此产品延伸保障予围篱与守卫分层有地住宅产业。

了解更多有关A-Essential JMB

此产品配套特别为管理廉价公寓、公寓、共管公寓和围篱与守卫分层有地住宅产业的联合管理机构(JMB)或管理机构(MC)提供全方位保障。此产品提供给被分类为1A类建筑的建筑物(墙壁-全砖/混凝土;屋顶-不燃材料)。

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JMB/MC属下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JMB/MC在运营中损失的金钱, 例如在运输途中的金钱、存放在JMB/MC属下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JMB/MC运营的过程中, 提供保障予JMB/MC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JMB/MC属下、管理及维修的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JMB/MC因受雇于JMB/MC的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JMB/MC和受雇于JMB/MC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

提供因受雇于JMB/MC的雇员欺诈或不诚实行为而导致JMB/MC蒙受金钱损失的保障。

I部分 — 机械故障

提供因任何意外而导致JMB/MC所拥有或租赁、或授权管理的机械与机械设备遭受损失或损坏的保障。

J部份 — 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JMB/MC属下和授权托管的办公设备、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 — 错误和遗漏

提供任何在JMB/MC任职期间的不当行为的保障。

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 ³
A	火灾	受保人自行决定保额				
	涵盖建筑物, 包括所有永久性固定装置和装修、翻新、附属建筑、共同产业和设备					
B	盗窃					
	涵盖所有受保产业于JMB/MC属下受保建筑物内(空调压缩机除外)	3.5万	5万	8万	10万	_____
C	金钱					
	a) JMB/MC属下受保建筑物内的金钱					
	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) 运输中的金钱	1万	2万	3万	4万	_____
	c) 个人意外(被袭击)每人 (多达4人, 年龄介于18-70岁) ⁴	1万	1万	1万	1万	_____
	d) 通过电子资金转帐的金钱	1万	2万	3万	4万	_____
D	公众责任					
	涵盖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	_____
E	平板玻璃、告示牌和招牌					
	涵盖JMB/MC属下、管理和维修的建筑物固定安装的玻璃、告示牌和招牌	5千	1万	1.5万	2万	_____
F	雇主责任					
	涵盖受雇于JMB/MC的雇员					
	• 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	_____
G	团体个人意外⁵					
	涵盖JMB/MC和受雇于JMB/MC的雇员, 意外死亡和永久性残废(多达15人, 年龄介于18-70岁)- 每人	1.5万	2万	2.5万	3万	_____
H	雇员忠诚保证					
	涵盖受雇于JMB/MC的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 ³
I	机械故障					
	涵盖受JMB/MC所拥有/租赁或授权管理的机械	3.5万	5万	8万	10万	_____
J	所有风险					
	涵盖JMB/MC属下和授权托管的办公设备、电脑和周边设备、家具和配件等等物品	3.5万	5万	8万	10万	_____
K	错误和遗漏					
	涵盖JMB/MC在职期间不当的行为	50万	100万	150万	200万	_____
年度保费 (RM)						
A	需按现行税率缴纳适用的政府税和RM10的印花税	参考备注1				
B-K		794.86	1,284.16	1,867.98	2,447.47	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. 此产品配套下, Fixed Plan或Flexi Plan里的所有部分皆为强制性保障。
3. 在Flexi Plan里, 客户须在A至K部分中的每项利益决定其所需的保额。
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. 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, 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：有关围篱与守卫分层有地住宅产业, 个别土地单位的建筑物是否属于A部分 – 火灾保险的涵盖范围？它与高层住宅产业 (例如廉价公寓、公寓和共管公寓) 相比有何不同？

答：不, 此产品的A部分并不涵盖个别土地单位的火灾保险。反之, 高层住宅产业 (例如廉价公寓、公寓和共管公寓), A部分–火灾保险涵盖了整个建筑物, 包括所有单位的建筑物区域。

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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