

BizCare

CLASS OF INSURANCE	PLAN A SUM INSURED/ LIMIT OF LIABILITY	PLAN B SUM INSURED/ LIMIT OF LIABILITY	PLAN C SUM INSURED/ LIMIT OF LIABILITY	FLEXI PLAN SUM INSURED/ LIMIT OF LIABILITY
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✓ COVERAGE

*Fire	To be determined by the Insured	To be determined by the Insured	To be determined by the Insured	To be determined by the Insured
Limited All Risks	RM20,000	RM20,000	RM20,000	*Optional Maximum limit: RM500,000
Burglary	RM50,000	RM50,000	RM100,000	*Optional Maximum limit: RM500,000
Money				*Optional Maximum limit:
a) Money in Transit	RM5,000	RM10,000	RM20,000	RM100,000
b) Money in Premises	RM5,000	RM10,000	RM20,000	RM100,000
c) Money in Safelock/Drawer (Sub-Limit under Money in Premises)	RM2,000	RM5,000	RM10,000	RM50,000
d) Damages to Locked Safe or Strongroom by theft	RM5,000	RM5,000	RM5,000	RM5,000
e) Damages to Premises as a result of theft	RM1,000	RM1,000	RM1,000	RM1,000
Plate Glass	RM5,000	RM5,000	RM10,000	*Optional Maximum limit: RM100,000
Public Liability				*Optional Maximum limit:
i) In Any One Accident	RM500,000	RM500,000	RM1,000,000	RM1,000,000
ii) In Any One Period	RM1,000,000	RM1,000,000	Unlimited	Unlimited
Employer Liability				*Optional Maximum limit:
i) In Any One Accident	RM500,000	RM500,000	RM1,000,000	RM1,000,000
ii) In Any One Period	RM1,000,000	RM1,000,000	Unlimited	Unlimited
Terrorism Insurance	Not Insured	RM200,000	RM300,000	*Optional Maximum limit: RM300,000
Consequential Loss	Not Insured	*Optional	*Optional	*Optional
Group Personal Accident (min 5 employees, up to maximum limit of 15 employees)	Not Insured	Optional RM 10,000 Per employee	Optional RM 25,000 Per employee	*Optional Maximum limit: RM100,000
Fidelity Guarantee	Not Insured	Optional RM 20,000	Optional RM 50,000	*Optional Maximum limit: RM100,000

*To be determined by insured

NOTES:

- i. This brochure is not a Contract of Insurance.
- ii. The description of the available cover is only a brief summary for quick and easy reference.

Get in touch with our authorised agent



Customer Service Hotline

1 300 88 8990
03 2268 3333



Email

customer@libertyinsurance.com.my



Website

www.libertyinsurance.com.my



Liberty General Insurance Berhad
197801007153 (44191-P)
Formerly known as AmGeneral Insurance Berhad
Corporate Tower 9, Level 13A, Pavilion Damansara Heights,
3 Jalan Damanlela, 50490 Kuala Lumpur



Customise your insurance coverage to suit your budget

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

BizCare is All in One comprehensive insurance package –

Broad enough to ensure you have sufficient cover, tailored to your business needs.



Eleven extensive coverages:



Fire

- Covers loss or damage to your building & contents resulting from fire, lighting or explosion

Additional Features:

- Claims Preparation Clause to cover expenses in preparing a claim
- Temporary Protection Costs for safety of property

Optional Features:

- **Exclusive Trace & Access*** coverage for damaged water pipes and tanks
- **Seasonal Increase in Stock*** when items insured covers the increase in seasonal stock



Business Interruption (Fire Consequential Loss)

- Protects you against financial loss incurred due to loss or damage to your property insured under fire coverage



Accidental Risk (Limited All Risk)

- Covers accidental loss or damage to office equipment, computers & peripherals, furniture & fittings, plants and machinery at your property



Burglary

- Covers loss or damage to the property insured due to theft



Money

- Protects you against loss of money in transit or in premise during business hours



Plate Glass

- Covers accidental breakage of any fixed glass at your property



Public Liability

- Protects you against legal liability arising from a third party due to accidental bodily injury or damage to property



Employer Liability

- Protects you against liability to pay compensation for an employee's injury or disease in the course of employment



Fidelity Guarantee

- Protects you against loss of monies or goods as a result of fraud or dishonesty committed by employees



Group Personal Accident

- Provides compensation for injuries, permanent disability or death caused by an accident



Terrorism Insurance

- Covers loss or damage to your property as a result of an act of terrorism

*Optional features are subject to terms & conditions stated in your policy