

Underwritten by:
Ditanggung jamin oleh:

AmGeneral Insurance Berhad

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A member of the AmBank Group
Ahli Kumpulan AmBank

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BIZ GUARD

Affordable Comprehensive Insurance Protection for Your Business

- ✓ Higher limits with no additional cost/premium
- ✓ Package product for simple occupancies/business
- ✓ Comprehensive cover for the entire business
- ✓ Availability of optional covers



Fashion Boutique



Coffee Shop



Business Office

BIZ GUARD

Your business is your achievement and pride. But should a fire, theft or any unfortunate event occur, you could lose everything that you have worked so hard for, in an instant.

It is at times like this that you wish you had purchased **Biz Guard**. Biz Guard is a comprehensive insurance package that provides you insurance protection, for losses to your business assets, your workforce and any third party liabilities that you may be legally liable for. The package has three simple plans to choose from, and has optional covers available. The limits provided for in the three plans are superior and are at very affordable premiums.

With such a comprehensive, affordable and innovative coverage for your business, all you need is to focus on growing your business while **Biz Guard** gives you the peace of mind you need.

Biz Guard - Protection where it matters most.

REFERRED RISKS

- Antique Shop
- Aqua Culture & Crop
- Cabaret / Night Club / Lounge
- Chinese Medicine Shop / Medical Hall
- Cigarette Dealer / Tobacco Shop
- Class 3 Construction Classification
- Computer, Accessories, Notebook Retail Shop / Warehouse
- Gambling Centre / Lottery Ticket Dealer / 4D Betting Outlet
- Goldsmith Shop / Pawnbroker / Jewellers / Furriers
- Hand Phone & Accessory Shop / Warehouse
- Money Lender / Changer / Carrier / Debt Collector / Security Firm
- Petrol Station
- Pub, Bar, Karaoke Centre, Cyber Café
- Used Car / Motorcycle Shop
- 24-hour Convenience Store

STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5

It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any questions which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.

FREQUENTLY ASKED QUESTIONS

Q1: What is Biz Guard?

A1: Biz Guard is a comprehensive insurance package that combines insurances of more than ten various classes such as fire, burglary, money, personal accident and others.

Q2: What are the perils covered?

A2: Section I covers Fire Insurance, Section II covers Miscellaneous Insurance and Section III covers Optional Insurances.

Q3: Do I have to pay premium for all the Sections above?

A3: No. Only Section I and II are compulsory.

Q4: Who is eligible to purchase Biz Guard?

A4: Biz Guard is catered specifically for shops, retail outlets, offices and simple occupancies.

Q5: How many plans are there to choose from?

A5: You can choose from Plan A or Plan B or Plan C.

Q6: Can I vary the choice of plans between Sections?

A6: No. Once a specific plan has been chosen under Section II, the same plan structure will apply to Section III.

Note that there is no choice of plans available, for Sub-section A of Section III: Machine & Equipment.

Q7: How much is the premium for all of the Sections?

A7: Premium for Section I is tariff-rated and varies depending on the nature of your business and sum insured. Premiums for Section II and III can be derived from the premium table.

Q8: Since Section I and Sub-section A of Section III for Machine & Equipment have no choice of plans, how is premium determined?

A8: Once you have indicated the Sum Insured, premiums will be calculated accordingly.

Q9: What does "Unnamed Basis" mean in the Personal Accident cover under Section II?

A9: It means that specific details like names and age are not required. However, this is applicable only for the first five employees. Any additional employee(s), if any, would require the necessary information to be revealed and additional premium will be charged.

Q10: In case any of the employees meet with an accident, with whom will the compensation be settled?

A10: The Employer who purchased the insurance package.

BIZ GUARD

Perlindungan Insurans Komprehensif Dimampui untuk Perniagaan Anda

- ✓ Had lebih tinggi tanpa kos/premium tambahan
- ✓ Pakej produk untuk pekerjaan/perniagaan ringkas
- ✓ Perlindungan komprehensif untuk keseluruhan perniagaan
- ✓ Perlindungan opsyenal disediakan



BIZ GUARD

Perniagaan anda adalah pencapaian dan kebanggaan anda. Namun seandainya berlaku kebakaran, kecurian atau sebarang kejadian yang tidak dijangka, anda mungkin akan kehilangan segala yang telah anda usahakan, dalam sekelip mata.

Saat seperti inilah membuatkan anda berharap anda telah mendapatkan **Biz Guard**. Biz Guard adalah pakej insurans komprehensif yang menyediakan perlindungan insurans kepada anda, untuk kerugian yang dialami ke atas aset perniagaan anda, tenaga kerja anda dan sebarang liabiliti pihak ketiga yang mungkin menjadi tanggungjawab anda. Pakej ini merangkumi tiga pelan mudah untuk pilihan anda, dan ia turut memberi peluang kepada anda untuk memilih perlindungan pilihan. Had yang disediakan untuk tiga pelan ini adalah lebih baik dan dengan premium yang mampu dimiliki.

Dengan perlindungan yang inovatif, mampu milik dan komprehensif untuk perniagaan anda, apa yang anda perlu lakukan hanyalah berusaha untuk mengembangkan perniagaan anda. **Biz Guard** akan menyediakan ketenangan minda yang anda perlukan.

Biz Guard - Perlindungan semasa ia diperlukan.

RISIKO RUJUKAN

- Kedai Antik
- Akuakultur & Tanaman
- Kabaret / Kelab Malam / Lounge
- Kedai Herba / Kedai Ubat Tradisional Cina
- Pengedar Rokok / Kedai Tembakau
- Pembinaan dengan Klasifikasi Kelas 3
- Gudang / Kedai Jualan Runcit Komputer, Aksesori, Komputer Riba
- Pusat Perjudian / Pengedar Tiket Loteri / Outlet Pertaruhan 4D
- Kedai Emas / Kedai Pajak / Kedai Permata / Kedai Pakaian 'Fur'
- Kedai Telefon Bimbit & Aksesori / Gudang
- Peminjam / Pengurup / Pembawa Wang / Pengutip Hutang / Firma Keselamatan
- Stesen Minyak
- Pub, Bar, Pusat Karaoke, Kafe Siber
- Kedai Kereta / Motosikal Terpakai
- Kedai Serbaneka 24-jam

MENURUT AKTA PERKHIDMATAN KEWANGAN 2013, Seksyen 129, Jadual 9, Perenggan 5

Adalah menjadi kewajipan pengguna untuk mengambil penjiagaan munasabah untuk tidak membuat salah nyataan kepada penanggung insurans berlesen semasa menjawab apa-apa soalan yang diperlukan yang berkaitan dengan keputusan penanggung insurans sama ada untuk menerima atau tidak risiko dan kadar dan terma yang hendak dipakai.

SOALAN-SOALAN LAZIM

S1: Apakah Biz Guard?

J1: Biz Guard adalah pakej insurans komprehensif yang menggabungkan lebih sepuluh kelas insurans berlainan seperti kebakaran, rompakan, wang, kemalangan peribadi dan lain-lain.

S2: Apakah bencana yang dilindungi?

J2: Bahagian I melindungi Insurans Kebakaran, Bahagian II melindungi Insurans Pelbagai dan Bahagian III melindungi Insurans Opsyenal.

S3: Adakah saya perlu membayar premium untuk semua Bahagian di atas?

J3: Tidak. Hanya Bahagian I dan II adalah wajib.

S4: Siapakah yang layak membeli Biz Guard?

J4: Biz Guard adalah khas untuk kedai, outlet runcit, pejabat dan pekerjaan ringkas.

S5: Berapakah pelan yang tersedia untuk dipilih?

J5: Anda boleh pilih dari Pelan A atau Pelan B atau Pelan C.

S6: Bolehkah saya mengubah pilihan pelan di antara Bahagian?

J6: Tidak. Sebaik sahaja pelan spesifik telah dipilih di bawah Bahagian II, struktur pelan yang sama akan berkuat kuasa untuk Bahagian III.
Sila ambil perhatian bahawa tiada pilihan pelan disediakan untuk Sub-seksyen A Bahagian III: Mesin & Peralatan.

S7: Berapakah premium untuk semua Bahagian?

J7: Premium untuk Bahagian I ditarifkan dan berbeza bergantung kepada jenis perniagaan anda dan jumlah diinsuranskan. Premium untuk Bahagian II dan III boleh diperolehi dari jadual premium.

S8: Oleh kerana Bahagian I dan Sub-seksyen A Bahagian III untuk Mesin & Peralatan tidak mempunyai pilihan pelan, bagaimanakah premium ditentukan?

J8: Apabila anda telah menyatakan Jumlah Diinsuranskan, premium akan dikira berdasarkananya.

S9: Apakah maksud "Dasar Tidak Dinamakan" dalam perlindungan Kemalangan Peribadi di bawah Bahagian II?

J9: Ia bermaksud butiran spesifik seperti nama dan umur tidak diperlukan. Bagaimanapun, ia hanya sah untuk lima kakitangan pertama sahaja. Sebarang kakitangan tambahan, jika ada, perlu memberikan maklumat yang diperlukan dan premium tambahan akan dikenakan.

S10: Jika mana-mana kakitangan terlibat dalam kemalangan, kepada siapakah pampasan akan dijelaskan?

J10: Majikan yang membeli pakej insurans.



BIZ GUARD PROPOSAL FORM

UW-NM-F249
REV: D

Cover Note No.: _____ Agent's Name and Code : _____

DETAILS OF PROPOSER	
Name of Proposer :	
Correspondence Address :	
NRIC / Business Reg. No :	Telephone No. : (Office / Mobile)
Email Address :	
Website :	
National / Passport No.:	
Period of Insurance :	From (dd/mm/yyyy) To (dd/mm/yyyy)
Location of Risk(s) :	Post Code:
Occupation / Trade :	
1. Does the business have installed a serviced and non expired fire extinguisher?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have there been any losses or insurance claims greater than RM 30,000 over the past 3 years? If "Yes" please provide details _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Has an insurance company ever declined, cancelled or refused to renew your insurance for the insurance requested for cover? If "Yes" please provide details _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Is an intruder alarm installed? If "Yes" please provide the following particulars. (a) Make and Model of alarm system _____ (b) Is the alarm linked to a Central Monitoring System.	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you employ security guards when your premises are closed for business?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Is spray painting carried out in the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Do you handle, store, transport or discharge any hazardous substances?	<input type="checkbox"/> Yes <input type="checkbox"/> No
INTEREST INSURED	
SECTION I : FIRE INSURANCE	
A. MATERIAL DAMAGE	
Construction	Wall <input type="checkbox"/> Brick/Concrete <input type="checkbox"/> Glass <input type="checkbox"/> Metal <input type="checkbox"/> Wood <input type="checkbox"/> Roof <input type="checkbox"/> Tiles <input type="checkbox"/> Concrete <input type="checkbox"/> Metal Sheet <input type="checkbox"/> Floor <input type="checkbox"/> Reinforced Concrete <input type="checkbox"/> Others <input type="checkbox"/>
No. of Storeys	Year Built
No.	Description of Interest
1.	On Building
2.	On Furniture, Fixtures and Fittings
3.	On Stock in Trade consisting of _____
4.	On Plant and Machinery
5.	Others (please specify) _____
Total Sum Insured under Material Damage	
Sum Insured (RM)	

In cases where additional employees need to be covered besides the above "Unnamed Basis" section, please provide details as required below.
Use a separate sheet paper if the space below is inadequate.

Accidental Death and Permanent Disablement		Plan A	Plan B	Plan C
(a) Per Person	RM 10,000	RM 20,000	RM 30,000	
(b) Aggregate Limit (Up to 5 employees)	RM 50,000	RM100,000	RM150,000	

G. PERSONAL ACCIDENT (UNNAMED BASIS)

Accidental Death and Permanent Disablement		Plan A	Plan B	Plan C
(a) Any One Accident	RM250,000	RM500,000	RM500,000	
(b) Any One Period	RM 1 million	RM 1 million	RM 1 million	

F. EMPLOYER'S LIABILITY

(a) Any One Accident	RM100,000	RM200,000	RM300,000
(b) Any One Period	RM 1 million	RM 1 million	RM 1 million

D. NEON / FIXED SIGNBOARD

(a) Any One Accident	RM 5,000	RM 10,000	RM 20,000
(b) Any One Period	RM 5,000 each	RM 10,000	RM 20,000

C. PLATE GLASS

(a) Personal Accident Assault Cover (maximum 2 persons)	RM 3,000	RM 3,000	RM 3,000
(b) Damage to Safe	RM 2,000	RM 4,000	RM 5,000
(c) Damage to Perils	RM 3,000	RM 3,000	RM 3,000
(d) Damage to Premises	RM 3,000	RM 3,000	RM 3,000
(e) Personal Accident Assault Cover (maximum 2 persons)	RM 5,000 each	RM 5,000 each	RM 5,000 each

E. PUBLIC LIABILITY

(a) Any One Accident	RM10,000	RM 15,000	RM 20,000
(b) Any One Period	RM 1 million	RM 1 million	RM 1 million

B. MONEY

(a) Money in Transit	RM 10,000	RM 15,000	RM 20,000
(b) Money in Premises	RM 10,000	RM 15,000	RM 20,000
(i) Money in Locked Safe	RM10,000	RM 15,000	RM 20,000
(ii) Money in Locked Drawer & Cash Register	RM 2,000	RM 4,000	RM 5,000
(c) Damage to Safe	RM 3,000	RM 3,000	RM 3,000
(d) Damage to Perils	RM 3,000	RM 3,000	RM 3,000
(e) Personal Accident Assault Cover (maximum 2 persons)	RM 5,000 each	RM 5,000 each	RM 5,000 each

A. BURGLARY (FIRST LOSS BASIS)

On office equipment, computers, machinery and Stock in Trade related to the Insured's business		Plan A	Plan B	Plan C
		RM30,000	RM60,000	RM100,000
Any one loss and in the aggregate				

Note : Once a specific Plan has been chosen, it will be fixed for all Sections

SECTION II : MISCELLANEOUS INSURANCES

(Please tick ✓ where applicable)

	Plan A	Plan B	Plan C
A. BURGLARY (FIRST LOSS BASIS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note : Once a specific Plan has been chosen, it will be fixed for all Sections

RATING FOR SECTION 1		PREMIUM FOR SECTION 1	
Material Damage	Consequential Loss	Material Damage	Consequential Loss
Basic Rate	Rate	Basic Premium	RM
Special Perils Rate		Special Perils Premium	RM
Total Rate		Total Premium	RM

SECTION II : MISCELLANEOUS INSURANCES

(Please tick ✓ where applicable)

Loss of Revenue RM

Total Sum Insured under Consequential Loss Cover RM

B. CONSEQUENTIAL LOSS

Description of Interest Insured

Loss of Revenue RM

Total Sum Insured under Consequential Loss Cover RM

SPECIAL PERILS (Please tick ✓ where applicable).

Aircraft Damage	<input type="checkbox"/>	Impact Damage (excluding own vehicles)	<input type="checkbox"/>	Explosion :-	<input type="checkbox"/>
Earthquake & Volcanic Eruption	<input type="checkbox"/>	Impact Damage (Including own vehicles)	<input type="checkbox"/>	i) Industrial without boilers	<input type="checkbox"/>
Storm & Tempest	<input type="checkbox"/>	Sportaneous Combustion (by fire only)	<input type="checkbox"/>	ii) Industrial with boilers	<input type="checkbox"/>
Flood (Questionnaire required)	<input type="checkbox"/>	Sportaneous Combustion (Full cover)	<input type="checkbox"/>	iii) Non-Industrial without boilers	<input type="checkbox"/>
Bush/ Lalang Fire	<input type="checkbox"/>	Subsidence & Landslip (Standard cover)	<input type="checkbox"/>	iv) Non-Industrial with boilers	<input type="checkbox"/>
Riot, Strike & Malicious Damage	<input type="checkbox"/>	Bursting or Overflowing of Water Tank Apparatus	<input type="checkbox"/>	Electrical Installation :-	<input type="checkbox"/>
i) Residential Properties	<input type="checkbox"/>	i) Building exceeding 5 storeys	<input type="checkbox"/>	i) Electrical Installation Clause A	<input type="checkbox"/>
ii) Other than Residential Properties	<input type="checkbox"/>	ii) Others	<input type="checkbox"/>	ii) Electrical Installation Clause B	<input type="checkbox"/>

Damage by falling trees or branches and objects therefrom

Item	Plan A : RM10.00 per person	Plan B : RM15.00 per person	Plan C : RM20.00 per person
1	Premium	Plan Chosen	Premium
2			
3			
4			
5			

SECTION III : OPTIONAL INSURANCES (Please fill in the optional Sub-Section below)

A. MACHINE AND EQUIPMENT

On all machine and equipment related to the Insured's trade / occupation
Note : Excess applicable is 0.5% of total sum insured under this sub-section (Sub-Section A)

RM

B. PERSONAL ACCIDENT FOR FOREIGN WORKERS (NAMED BASIS)

Item	Plan A : RM10.00 per person	Plan B : RM15.00 per person	Plan C : RM20.00 per person
Accidental Death and Permanent Disablement	Plan A	Plan B	Plan C
(a) Per Person	RM 500	RM 1,000	RM 1,500
(b) Aggregate Limit (up to 3 persons)	RM 1,500	RM 3,000	RM 4,500

Item	Plan A : RM10.00 per person	Plan B : RM15.00 per person	Plan C : RM20.00 per person
1	Employee's Name	Passport No.	Premium
2			
3			

C. FIDELITY GUARANTEE

- Do you conduct regular balancing of cash and stock books and reconciliation with control records?
 No Yes
- Do you employ a Public Accountant to audit your accounts?
 No Yes

(a) Aggregate Limit (Up to 5 unnamed employees)	Plan A	Plan B	Plan C
	RM 2,500	RM 5,000	RM 7,500

D. ELECTRONIC EQUIPMENT (COMPUTER BREAKDOWN)

Maximum sum	RM 2,500	RM 5,000	RM 7,500
Item	Serial No. (Central Processing Unit, Monitor, keyboard etc.)		
1			
2			
3			

PREMIUM TABLE

Section I		Plan A	Plan B	Plan C
Sub-section A	Fire Material Damage	RM		
Sub-section B	Fire Consequential Loss	RM		
	TOTAL	RM		
	6% Service Tax as of 1 September 2018	RM		
	Stamp Duty	RM10.00		
	TOTAL (Inclusive of 6% Service Tax)	RM		
Section II	Miscellaneous Insurances	Plan A	Plan B	Plan C
Additional cover	Personal Accident (Named Basis) if required	RM432.50	RM750.00	RM1,090.00
Section III	*Optional Insurances Total Premium - if required	RM	RM	RM
	Sub-total of Section II, III (if any)	RM	RM	RM
	6% Service Tax as of 1 September 2018	RM	RM	RM
	Stamp Duty	RM10.00	RM10.00	RM10.00
	TOTAL (Inclusive of 6% Service Tax)	RM	RM	RM
Section I,II,III	Total Payable (Inclusive of 6% Service Tax)	RM	RM	RM

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***OPTIONAL INSURANCES**

	Machine & Equipment	Premium Computation : Total Fire Rate + 0.05% x Sum Insured	RM	
(a)				
(b)	PA for Foreign Workers	Plan A	Plan B	Plan C
(c)	Fidelity Guarantee	RM	RM	RM
(d)	Electronic Equipment (Computer Breakdown)	RM37.50	RM62.50	RM87.50
	Total Premium (any combination of a, b, c or d)	RM37.50	RM75.00	RM112.50

DECLARATION OF PROPOSER

I/We hereby confirm that I/We have taken reasonable care to answer all questions herein honestly and to the best of My/Our knowledge, belief and recollection and that I/We shall remain under a continuous duty to inform the Company of any change, amendment or addition to the aforesaid questions until the Policy is issued and comes into effect. I/We understand that the Company may void the policy and reject any claim payable thereunder (whether in whole or in part) in the event of deliberate misrepresentation, misdescription, error, omission or non-disclosure of fact (whether or not there was an inquiry/question raised pertaining to the same) with or without an intention to defraud the Company by Me/Us which would have been affected the premium payable or the acceptance of the risk by the Company. Yes No

I/We agree that the Company shall have the right to use My/Our data and personal information for the purpose of the insurance operational process which might include transfer of data and personal information to the Company's related companies, subsidiaries and/or its holding company, outsourcing partners, reinsurers and solicitor but not limited to affiliate companies including their outsourcing partners. Yes No

I/We further agree that the Company, its partners and its related companies, subsidiaries and/or its holding company can share and use My/Our data and personal information for the purpose of promoting the Company's and its related companies', subsidiaries' and/or its holding company's product, new services and support requirements, and marketing campaigns and activities and commercial transactions. Yes No

Date : _____
dd/mm/yyyy

Signature of Proposer
(please affix Company Stamp)

For Agent/Staff Use Only

Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

In Compliance with Section 16(2) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001, I hereby certify that the Proposer's original NRIC/Business Registration Certificate/Passport was verified and authenticated by me at the Point of Sales.

Name of Proposer : _____
Cover Note No. / Policy No : _____

VERIFICATION :
Signature : _____ Date : _____
Name of Agent / Staff : _____
NRIC No. : _____

IMPORTANT NOTICE

1. This proposal form is a brief description only. The full details of the policy coverage are to be found in the policy.
2. Statement pursuant to Financial Services Act 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any questions which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
3. Liability does not attach until the proposal has been accepted by the Company.
4. Any changes in the information given must be reported to the Company immediately otherwise the Company may reserve the right to decline all liability.
5. Please give a definite answer to each question, dashes are not sufficient.
6. Your premium must be paid within 60 days from the date of commencement of policy coverage in accordance with Premium Warranty condition.
7. Product Disclosure Sheet (PDS) can be obtained through our website www.kurnia.com. You are advised to read the PDS before you purchase any product.
8. AmGeneral Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.
9. A full version of the Privacy Notice of AmGeneral Insurance Berhad is available on our website at www.amgeneralinsurance.com for your further reference.