

Smart Retail
Shield

FLEXIBLE A-Z PROTECTION FOR YOUR BUSINESS



Allianz 

Allianz General Insurance Company (Malaysia) Berhad (200601015674)

Protects you from A-Z

SMART RETAIL SHIELD

At Allianz, we care about the sustenance of your business. That's why we provide Smart Retail Shield - a comprehensive and customisable solution that helps keep your business running as it should be.

With tailor-made features and benefits for small-to-medium business, we've got the coverage to help you build your business from strong to sustainable, regardless of big or small.

WHY DO I NEED INSURANCE FOR MY BUSINESS?

FIRE - A burning issue

Fire is one of the most significant risks for businesses. It may seriously injure employees, customers, as well as damage or destroy buildings. Malaysian Fire & Rescue Department reports RM5.2 billion in losses from fire nationwide in 2018.¹

FLOOD - Severe natural disaster

More than 84% of SMEs are unprotected from natural disasters such as floods. In Malaysia, floods are the most destructive natural disaster, causing roughly RM5.82 billion in damages over the last two decades.²

BURGLARY - Significant crime to businesses

Crime can be particularly devastating to small businesses. In 2017, Crime Statistics Malaysia reported approximately 7,802 cases of Property Crimes in which burglary and theft are a significant cause.³

Sources:

1. New Straits Times, *M'sians suffered RM5.2 billion in fire-related property losses (2019)*.
2. Bank Negara Malaysia, *Understanding Financing through the Lens of Small and Medium Enterprises (2018)*; Centre for Research on the Epidemiology of Disasters, *Emergency Events Database (1998-2018)*.
3. Department of Statistics Malaysia, *Crime Statistics Malaysia (2018)*.



WHY ALLIANZ?

No. 1 Insurance Brand Globally

Allianz is the number one insurer in the 2019 Interbrand Best Global Brand Rankings. We are now the valuable and recognised insurance brand in the world.

Professional Claims Service

Our claims employees will serve you with empathy and integrity. We are dedicated to deliver quality claims service in a fair, fast, and effective manner.

Leading General Insurer in Malaysia

Allianz General has more than 35 branches with 7,082 professional agents that understand the risks faced by SMEs in Malaysia.

Expert Consultancy

Our agents are committed to deliver quality services by providing customised SME solutions to minimise unexpected business interruption.

WHY SMART RETAIL SHIELD?

Relevant Package Solutions

We provide a complete business insurance coverage that is tailor-made for your business needs.

Efficient Claims Service

We help keep your business running by paying up to 50% of total loss amount within 7 working days, and the full amount within 21 working days.

WHAT CAN SMART RETAIL SHIELD OFFER YOU?

Through our professional consultancy service, we recommend tailor-made coverages that cater to businesses across a wide range of industries.

In addition, we offer a comprehensive selection of coverage for you to customise according to your business needs.



Protects against Commercial Fire and Special Perils



Fire Material Damage is provided as the default basic coverage. With fire insurance, you can be rest assured your building assets are protected against damages caused by Fire, Lightning and Domestic Explosion. You may customise your fire insurance with Special Perils.

- Inconvenience Relief Benefit (IRB)
- Consequential Loss
- Terrorism

Safeguards your assets



- Burglary
- Money in Premise
- Money in Transit
- Mobile Plant & Equipment
- Machinery Breakdown
- Deterioration of Stock
- Electronic Material Damage
- Data Media Cover
- Increased Cost of Working
- Glass
- Fidelity Guarantee
- Goods in Transit

Protects against business exposures



- Public Liability
- Employer's Liability
- All risks

Looks after your employees



- Workmen Compensation
- Group Personal Accident

WHAT DOES YOUR BUSINESS NEED?

Please tick on the coverages that apply.

PROTECTS AGAINST COMMERCIAL FIRE AND SPECIAL PERILS

- Fire Material Damage**
Covers your building, property, stock and equipment.
- Inconvenience Relief Benefit**
Covers your business when there is a loss of more than 15% of the Building Sum Insured and losses that prevent access to premises.
- Consequential Loss**
Covers loss of profit upon business interruption due to fire and named perils.
- Terrorism**
Covers your property against loss or damage due to an act of Terrorism and Sabotage.

LOOKS AFTER YOUR EMPLOYEES

- Workmen Compensation**
Provides coverage to you as an employer in respect of your statutory liabilities under the Workmen's Compensation Law(s) and Common Law.
- Group Personal Accident**
Compensation for injury resulting in death or disability.

PROTECTS AGAINST BUSINESS EXPOSURES

- Public Liability**
Covers you if someone sues you for injury or property damage.
- Employer's Liability**
Covers you as an employer for your legal liability under the Common Law to pay compensation, cost and expenses to your employees.
- All risks**
Cover against loss or damage by accident or misfortune not expressly excluded.

SAFEGUARDS YOUR ASSETS

- Burglary**
Covers for loss of or damage to the property due to theft.
- Money in Premise**
Covers loss by break-in and/or robbery.
- Money in Transit**
Covers loss by robbery during transit.
- Mobile Plant & Equipment**
Protects against accidental collision or overturning consequent upon mechanical breakdown.
- Machinery Breakdown**
Covers sudden and unforeseen damage to machine whilst at work or rest.
- Deterioration of Stock**
Covers loss or damage to perishable goods due to breakdown of refrigerating machinery.
- Electronic Material Damage**
Protection for loss/damage, theft, burglary or robbery for electronics.
- Data Media Cover**
Protection for loss/damage to external data media i.e. server, disc storage, etc.
- Increased Cost of Working**
Covers costs incurred to maintain operation following loss or damage to electronics.
- Glass**
Covers breakage of any glass.
- Fidelity Guarantee**
Safeguards loss sustained by fraud or dishonesty by employee.
- Goods in Transit**
Covers damage of goods by accidental means during transit.

Smart Retail Shield

SIGN UP TO KEEP YOUR BUSINESS SAFEGUARDED

Contact our agent or visit the nearest Allianz branch for more information.

allianz.com.my

Notes: To avoid underinsurance, kindly ensure that your sum insured is adequate.

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