INSURANCE
SMI Supreme

Precaution minimises risks in any business.

A protection plan designed specifically to meet the needs of Small & Medium-sized Industries and Enterprise – safeguarding your business and assets at a time when many cannot afford to be disrupted by setbacks caused by unforeseen risks. It comprises a selection of 8 insurance classes, all packaged at competitive rates. With SMI Supreme Insurance, you get more protection for so much less.

Benefits:

- Comprehensive coverage against burglary, public liability, loss of money, employer's liability, personal accident, fidelity guarantee, loss of plate glass and inconvenience benefit. Additionally, we offer an optional add-on coverage for product recall.
- Competitive premium from as low as RM33.30 per month.
- Inconvenience benefit with up to 10% of the net claim payable under the material damage policy or the maximum of plan limit amount, whichever is lower when the insured property is destroyed or damaged by covered perils.
- Personal Accident coverage for employees against permanent disablement or death arising from accidents.

Sign up today & be insured every day.

Meet with our authorised intermediaries.
Visit any of our RHB Insurance and Bank Branch.
Log on to insurance.rhbgroup.com
Call 1300 220 007
WhatsApp us +6012 603 1978
Email rhbi.general@rhbgroup.com

Eligibility:

- Insured must have a material damage policy (i.e. Fire Insurance) insured with us.
- Applicable to premises located in Malaysia only.

RHB

Premiums shown are subject to applicable service tax as imposed by the relevant authorities

Terms and Conditions apply.

Member of PIDM.
RHB Insurance Berhad 197801000983 (38000-U)

TABLE OF BENEFITS

BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)	PLAN 4 (RM)	PLAN 5 (RM)
Burglary Excess: 1% of loss amount or minimum amount according to plan	25,000 (**RM150)	50,000 (**RM300)	75,000 (**RM500)	100,000 (**RM700)	150,000 (**RM1,000)
Public Liability Limit for Any One Accident / Any One Period	250,000	500,000	750,000	1,000,000	1,500,000
Money • Cash In Transit (*Any One Period)	7,500	10,000	12,500	15,000	17,500
• Cash In Premises	5,000	10,000	15,000	20,000	30,000
• Damage of Safes, Steel Cabinets or Strong Rooms	Up to RM1,000				
Employer's Liability Limit for Any One Accident / Any One Period	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Personal Accident • Limit RM20,000 per life up to 5 lives • Premises' risks and during working hours only	100,000	100,000	100,000	100,000	100,000
Fidelity Guarantee Excess: RM250	10,000	15,000	20,000	25,000	30,000
Plate Glass Excess: RM100	2,000	4,000	6,000	8,000	10,000
Inconvenience Benefit 10% of the net claim payable under the material damage policy or the maximum of plan limit amount, whichever is lower	10,000	20,000	30,000	40,000	50,000
Annual Premium	400	640	830	1,060	1,340

OPTIONAL BENEFIT: PRODUCT RECALL				
Sum Insured (RM)		50,000	100,000	250,000
Annual Premium (RM)	Malaysia	1,578	3,860	9,650
	Export to Asia countries (exclude Japan, Australia and New Zealand)	1,895	4,635	11,580
	Export to North America (US and Canada), Europe, Japan, Australia and New Zealand	2,210	5,450	13,150

Note

- Premiums shown are subject to applicable tax as imposed by the relevant authorities at any time and from time to time.
- Please take note that RM10 of stamp duty shall be charged.
- The Insured shall bear the first RM5,000 for every Insured Event under Product Recall benefit.
- Product Recall benefit is only applicable for Food and Beverage industry.
- * The Sum Insured limit can be reinstated to the full limit with the appropriate premium charge.
- ** Minimum Excess.
- Flexi Plan is also available based on the company's requirement.

In the event of differences arising between the translated versions, the English version shall prevail.

INSURANS
SMI Supreme

Ketelitian dari mula memekarkan perniagaaan.

Pelan perlindungan yang direka khas untuk memenuhi keperluan Industri Perusahaan Kecil & Sederhana ini melindungi perniagaan dan aset-aset anda pada masa kebanyakannya tidak mampu diganggu oleh sebarang kemerosotan yang disebabkan oleh risiko kejadian yang tidak dijangka. Pelan ini terdiri daripada 8 pilihan kelas insurans, semuanya dipakej dengan harga yang kompetitif. Dengan Insurans SMI Supreme, anda mendapat lebih perlindungan pada harga yang rendah.

Daftar har ini & dapatkan perlindungan setiap hari ini.

Temui pengantara kami yang sah.
Kunjungi mana-mana Cawangan RHB Insurance dan Bank.
Layari insurance.rhbgroup.com
Hubungi 1300 220 007
WhatsApp kami di +6012 603 1978
Emel rhbi.general@rhbgroup.com

Manfaat:

- Perlindungan komprehensif terhadap kecurian, liabiliti awam, kehilangan wang, liabiliti majikan, kemalangan diri, jaminan kesetiaan, kerosakan plat kaca dan manfaat kesulitan. Kami juga menawarkan perlindungan tambahan pilihan untuk panggil balik produk.
- Premium kompetitif dari serendah RM33.30 sebulan.
- Manfaat kesulitan sehingga 10% daripada tuntutan bersih yang perlu dibayar di bawah polisi kerosakan material atau maksima pelan, yang mana lebih rendah apabila harta yang diinsuranskan musnah atau rosak oleh kemalangan yang telah dilindungi.
- Perlindungan Kemalangan Diri untuk pekerja pekerja akibat kematian atau hilang upaya kekal akibat kemalangan.

Kelayakan:

- Pihak diinsuranskan mesti mempunyai polisi kerosakan material yang diinsuranskan bersama kami (contohnya Insurans Kebakaran).
- Layak bagi premis-premis di Malaysia sahaja.

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Premium yang ditunjukkan adalah tertakluk kepada cukai perkhidmatan yang dikenakan seperti yang dikenakan oleh pihak berkuasa yang berkaitan.

Tertakluk kepada Terma dan Syarat

JADUAL MANFAAT

MANFAAT	PELAN 1 (RM)	PELAN 2 (RM)	PELAN 3 (RM)	PELAN 4 (RM)	PELAN 5 (RM)
Kecurian Lebihan: 1% daripada jumlah kerugian atau jumlah minima mengikut plan	25,000 (**RM150)	50,000 (**RM300)	75,000 (**RM500)	100,000 (**RM700)	150,000 (**RM1,000)
Liabiliti Awam Had Untuk Setiap Kemalangan / Untuk Setiap Tempoh	250,000	500,000	750,000	1,000,000	1,500,000
Wang • Wang Dalam Perjalanan (*Untuk Setiap Tempoh)	7,500	10,000	12,500	15,000	17,500
• Wang di dalam Premis	5,000	10,000	15,000	20,000	30,000
• Kerosakan pada Peti Besi, Kabinet Keluli atau Bilik Kebal	Sehingga RM1,000				
Liabiliti Majikan Had Untuk Setiap Kemalangan / Untuk Setiap Tempoh	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Kemalangan Diri • Had sehingga RM20,000 seorang sehingga 5 orang • Risiko di premis di sepanjang waktu bekerja sahaja	100,000	100,000	100,000	100,000	100,000
Jaminan Kesetiaan Lebihan: RM250	10,000	15,000	20,000	25,000	30,000
Plat Kaca Lebihan: RM100	2,000	4,000	6,000	8,000	10,000
Manfaat Kesulitan 10 % daripada tuntutan bersih yang perlu dibayar di bawah polisi kerosakan material atau jumlah had maksima pelan, yang mana lebih rendah	10,000	20,000	30,000	40,000	50,000
Premium Tahunan	400	640	830	1,060	1,340

MANFAAT PILIHAN: PANGGIL BALIK PRODUK				
Jumlah Diinsuranskan (RM)		50,000	100,000	250,000
Premium Tahunan (RM)	Malaysia	1,578	3,860	9,650
	Produk eksport ke negara Asia (tidak termasuk Jepun, Australia dan New Zealand)	1,895	4,635	11,580
	Produk eksport ke negara Amerika Utara (Amerika Syarikat dan Kanada), Eropah, Jepun, Australia dan New Zealand	2,210	5,450	13,150

Nota

- Premium yang dipaparkan tertakluk kepada cukai yang dikenakan oleh pihak berkuasa yang berkenaan pada bila-bila masa dan dari semasa ke semasa.
- Sila ambil perhatian bahawa duti setem RM10.00 akan dikenakan.
- Jumlah RM5,000 yang pertama ditanggung oleh Pihak Diinsuranskan untuk setiap Kejadian Diinsuranskan di bawah manfaat Panggil Balik Produk.
- Manfaat Panggil Balik Produk hanya untuk industri Makanan dan Minuman.
- * Jumlah had yang dilindungi boleh dikembalikan ke had maksima dengan dikenakan premium yang bersesuaian.
- ** Minima lebihan.
- Pelan Flexi juga disediakan mengikuti keperluan syarikat.

Sekiranya wujud ketidakseragaman dalam pentafsiran, versi Bahasa Inggeris akan diguna pakai.