

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.

Sign up today & be insured every day.

Meet our authorised intermediaries.

Visit any of our RHB Insurance branches.

Call us at 1300 220 007

Log on to insurance.rhbgroup.com

Benefits:

- Comprehensive coverage against burglary, public liability, loss of money, employer's liability, personal accident, fidelity guarantee, loss of plate glass and inconvenience benefit.
- 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.

Eligibility:

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



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	400.00	640.00	830.00	1,060.00	1,340.00

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.

Note

* 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.

This leaflet provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Wordings.

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

INSURANS
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Ketelitian dari mula memekarkan perniagaan.

Pelan perlindungan yang direka khas untuk memenuhi keperluan Industri Perusahaan Kecil & Sederhana ini melindungi aset-aset dan perniagaan anda ketika anda tidak mampu diganggu oleh sebarang kemerosotan yang disebabkan oleh 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 hari ini & dapatkan perlindungan setiap hari.

Temui perantara rasmi kami.

Kunjungi mana-mana cawangan RHB Insurans kami.

Hubungi 1300 220 007

Layari insurance.rhbgroup.com

Manfaat:

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

Kelayakan:

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

RHB 

JADUAL MANFAAT

MANFAAT	PELAN 1 (RM)	PELAN 2 (RM)	PELAN 3 (RM)	PELAN 4 (RM)	PELAN 5 (RM)
Kecurian Lebih: 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	100,000	100,000	100,000	100,000	100,000
• Risiko di premis di sepanjang waktu bekerja sahaja					
Jaminan Kesetiaan Lebih: RM250	10,000	15,000	20,000	25,000	30,000
Plat Kaca Lebih: 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 maksima jumlah had pelan, yang mana lebih rendah	10,000	20,000	30,000	40,000	50,000
Premium Tahunan	400.00	640.00	830.00	1,060.00	1,340.00

Premium yang dipaparkan tertakluk pada cukai berkeajaan yang dikenakan oleh pihak berkuasa berkeajaan dari semasa ke semasa. Sila ambil perhatian bahawa duti setem RM10.00 akan dikenakan.

Nota

- * Jumlah had yang dilindungi boleh dikembalikan ke had maksima dengan dikenakan premium yang bersesuaian
- **Minima lebihan

Pelan Flexi juga disediakan bergantung kepada keperluan syarikat.

Risalah ini mengandungi penerangan ringkas produk dan tidak menyeluruh. Sila rujuk kepada Polisi Dokumen untuk maklumat penuh mengenai pengecualian dan terma dan syarat.

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