

Apartment and Condominium Insurance Package



APARTMENT AND CONDOMINIUM INSURANCE PACKAGE

Anything can happen at any time. Protect the property under your management and get covered with our Apartment and Condominium Insurance Package against property damage, liability and other exposures. Enjoy a comprehensive coverage with low premium. For more details, please contact our insurance agents today to enjoy this protection.

WHAT ARE THE BENEFITS?

1 **FREE Risk Survey**

Value-added service for your building's safety.

2 **No-Claim-Discount (NCD)**

Enjoy NCD on your premium as follows:

- ◆ 1st Renewal Year: 10%
- ◆ 2nd Renewal Year: 15%
- ◆ 3rd and subsequent Renewal Years: 20%

You will not be entitled for any NCD on the following year of renewal once a claim is made.

3 **FREE Full Theft Extension Cover**

Extended for a Full Theft cover under the Burglary class. Pays up to a limit of 20% of declared Sum Insured.

4 **Competitive Premium**

Premium from as low as RM4.25 per day to enjoy the comprehensive cover.

5 **Flexi Plan**

Besides the Fixed Plan stated in the Table of Benefits, we also cater for a Flexi Plan based on your requirements.

WHO CAN APPLY?

All flats, apartments and condominiums managed by a Joint Management Body (JMB) or a Management Corporation (MC).

TABLE OF BENEFITS / JADUAL MANFAAT

Benefit / Manfaat	Plan / Pelan (RM)	
	1	2
Money / Money in Premise (Inclusive of Money in locked drawer and safe) / Wang / Wang di Premis (Termasuk Wang di dalam laci berkunci dan peti simpanan)	10,000	20,000
Money in Transit (In the aggregate) / Wang semasa Transit (Dalam agregat)	10,000	20,000
Damage to Safes, Drawers, Cabinets or Premises / Kerosakan kepada Peti Simpanan, Laci, Kabinet atau Premis	10,000	20,000
Burglary / Pecah Masuk	30,000	50,000
Plate Glass / Plat Kaca	30,000	50,000
Fidelity Guarantee / Jaminan Setia	30,000	50,000
Machinery Breakdown / Kerosakan Jentera	100,000	200,000
All Risks / Semua Risiko	100,000	200,000
Public Liability / Liabiliti Awam	1,000,000	2,000,000
Personal Accident (Per Person, limited to twelve (12) persons) / Kemalangan Peribadi (Setiap Orang, terhad kepada dua belas (12) orang)	20,000	30,000
Employer's Liability / Liabiliti Majikan	100,000	100,000
Professional Indemnity (E&O) / Indemniti Profesional (E&O)	1,000,000	2,000,000
Annual Premium / Premium Tahunan	1,550	2,380

Premiums shown are subject to 6% service tax. Please take note that RM10 of stamp duty shall be charged. / Premium yang dipaparkan tertakluk kepada cukai perkhidmatan 6%. Sila ambil perhatian bahawa duti setem sebanyak RM10 akan dikenakan.

IMPORTANT NOTICE:

- This insurance plan is underwritten by RHB Insurance Berhad (38000-U), a Company registered under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- The terms "Company" and "We" shall refer to RHB Insurance Berhad.
- In the event of any discrepancies, ambiguities or conflicts when interpreting any terms or conditions of the contract, the English version shall prevail and supersede the Bahasa Malaysia version.
- This brochure and information contained herein is for general information only and is by no means exhaustive. It is not contract of insurance. The precise terms, exclusions and conditions of this insurance plan are specified in the policy contract. The proposer should also ensure that the plan selected satisfies and best serves his / her needs and its premium payable is an amount within his / her affordability. Terms and conditions apply.

NOTIS PENTING:

- Pelan insurans ini ditaja jamin oleh RHB Insurance Berhad (38000-U), Syarikat yang didaftarkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
- Istilah "Syarikat" dan "Kami" akan merujuk kepada RHB Insurance Berhad.
- Sekiranya wujud ketidakseragaman, kesamaran atau pertikaian dalam pentafsiran terma dan syarat kontrak, versi Bahasa Inggeris akan diguna pakai dan menggantikan versi Bahasa Malaysia.
- Risalah ini dan maklumat yang terkandung di sini adalah untuk maklumat sahaja dan tidak lengkap. Ia bukan kontrak insurans. Terma yang tepat, pengecualian dan syarat pelan insurans ini adalah dinyatakan dalam kontrak polisi. Pencadang harus memastikan bahawa pelan yang dipilih memuaskan diri dan memenuhi keperluannya dan premium yang perlu dibayar adalah jumlah yang mampu dibayar. Tertakluk kepada terma dan syarat.

PAKEJ INSURANS PANGSAPURI DAN KONDOMINIUM

Apa-apa sahaja boleh terjadi pada bila-bila masa. Lindungi harta di bawah pengurusan anda dan dapatkan perlindungan daripada kerosakan harta, liabiliti dan pendedahan lain dengan Pakej Insurans Pangsapuri dan Kondominium kami. Nikmati perlindungan komprehensif dengan premium yang rendah. Untuk maklumat lanjut, sila hubungi ejen insurans kami hari ini bagi menikmati perlindungan ini.

APA MANFAATNYA?

1 **Kajian Risiko PERCUMA**

Perkhidmatan tambahan untuk keselamatan bangunan anda.

2 **Diskaun Tanpa Tuntutan (NCD)**

Nikmati NCD ke atas premium seperti berikut:

- ◆ Pembaharuan Tahun Pertama: 10%
 - ◆ Pembaharuan Tahun Kedua: 15%
 - ◆ Pembaharuan Tahun Ketiga dan berikutnya: 20%
- Anda tidak layak untuk NCD pada tahun pembaharuan berikutnya selepas tuntutan dibuat.

3 **Lanjutan PERCUMA ke atas Kecurian Penuh**

Lanjutan Kecurian Penuh di bawah kelas Pecah Masuk. Pembayaran sehingga 20% daripada Jumlah Diinsuranskan yang diisytiharkan.

4 **Premium Kompetitif**

Premium serendah RM4.25 sehari untuk menikmati perlindungan komprehensif.

5 **Pelan Flexi**

Selain Pelan Tetap yang tertera di Jadual Manfaat, kami juga menawarkan Pelan Flexi berdasarkan keperluan anda.

SIAPA BOLEH MEMOHON?

Semua flat, pangsapuri dan kondominium yang diuruskan oleh Badan Pengurusan Bersama (JMB) atau Perbadanan Pengurusan (MC).

UNDERWRITTEN BY / DITAJA JAMIN OLEH:



Head Office / Ibu Pejabat

RHB Insurance Berhad (38000-U)
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Customer Relationship Centre (CRC) / Kaunter Khidmat Pelanggan

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50400 Kuala Lumpur.

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The Icon, No. 1, Jalan 1 / 68F,
Jalan Tun Razak,
55000 Kuala Lumpur.

Insurance Inquiries / Pertanyaan Insurans

Tel: 1300-220-007
Fax: +603-2163 7277

RHB Auto Assist

Emergency Motor Assistance / Bantuan Kecemasan Motor
Tel: 1300-880-881 (24 hours daily / 24 jam sehari)

Claims Inquiries / Pertanyaan Tuntutan

Tel: +603-2180 3030

More Information / Maklumat Lanjut

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 Visit any RHB Insurance Branch nationwide /
Kunjungi mana-mana Cawangan RHB Insurance di seluruh negara



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It is our pleasure to serve you /
Adalah menjadi kebanggaan kami berkhidmat untuk anda
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Pakej Insurans Pangsapuri Dan Kondominium

