

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](http://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. 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.

#### **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)
<b>Burglary</b> 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)
<b>Public Liability</b> Limit for Any One Accident / Any One Period	250,000	500,000	750,000	1,000,000	1,500,000
<b>Money</b> • 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				
<b>Employer's Liability</b> Limit for Any One Accident / Any One Period	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>Personal Accident</b> • 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
<b>Fidelity Guarantee</b> Excess: RM250	10,000	15,000	20,000	25,000	30,000
<b>Plate Glass</b> Excess: RM100	2,000	4,000	6,000	8,000	10,000
<b>Inconvenience Benefit</b> 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
<b>Annual Premium</b>	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.
- \* 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  
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# Ketelitian dari mula memekarkan perniagaan.

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 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](http://insurance.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.



## JADUAL MANFAAT

MANFAAT	PELAN 1 (RM)	PELAN 2 (RM)	PELAN 3 (RM)	PELAN 4 (RM)	PELAN 5 (RM)
<b>Kecurian</b> 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)
<b>Liabiliti Awam</b> Had Untuk Setiap Kemalangan / Untuk Setiap Tempoh	250,000	500,000	750,000	1,000,000	1,500,000
<b>Wang</b>					
• 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				
<b>Liabiliti Majikan</b> Had Untuk Setiap Kemalangan / Untuk Setiap Tempoh	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>Kemalangan Diri</b>					
• 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					
<b>Jaminan Kesetiaan</b> Lebih: RM250	10,000	15,000	20,000	25,000	30,000
<b>Plat Kaca</b> Lebih: RM100	2,000	4,000	6,000	8,000	10,000
<b>Manfaat Kesulitan</b> 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
<b>Premium Tahunan</b>	400	640	830	1,060	1,340

## MANFAAT PILIHAN: PANGGIL BALIK PRODUK

Jumlah Diinsurankan (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 Diinsurankan untuk setiap Kejadian Diinsurankan di bawah manfaat Panggil Balik Produk.
- \* Jumlah had yang dilindungi boleh dikembalikan ke had maksima dengan dikenakan premium yang bersesuaian.
- \*\* Minima lebihan.
- Pelan Flexi juga disediakan mengikut keperluan syarikat.

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