

HEAD OFFICE/KL BRANCH

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BRANCHES NETWORK

CLAIMS & ACCOUNTS DEPARTMENT

17th Floor, MUI Plaza,
Jalan P. Ramlee, 50250 Kuala Lumpur
Tel : 03-2148 0300, 03-2143 0830
Fax : 03-2148 1224

IPOH

No. 13A, Jalan Wan Mohd Salleh
30450 Ipoh,
Perak Darul Ridzuan
Tel : 05-242 8900, 242 8901
Fax : 05-242 7900

PENANG

Suite 11-01, 11th Floor, M.W.E. Plaza,
No. 8 Lebuh Farquhar,
10200 Penang
Tel : 04-261 9373, 261 9473
Fax : 04-262 8067

JOHOR BAHRU

No. 21A, Jalan Perisai,
Taman Sri Tebrau,
80050 Johor Bahru, Johor
Tel : 07-334 3305, 334 3320
Fax : 07-334 3294

BATU PAHAT

No. 6 Tingkat Bawah,
Jalan Merah, Taman Bukit Pagar,
83000 Batu Pahat, Johor
Tel : 07-434 9895, 434 9896
Fax : 07-433 3897

MELAKA

No. 35A, Jalan Melaka Raya 24
Taman Melaka Raya
75000 Melaka
Tel : 06-282 1008, 282 9699
Fax : 06-281 2100

KOTA KINABALU

Lot 1209 & 1211
12th Floor, Wisma Merdeka,
Phase II, Kota Kinabalu, 88000 Sabah
Tel : 088-266 239, 265 239
Fax : 088-252 230

KUANTAN

NO A167, Ground Floor,
Sri Dagangan, Jalan Tun Ismail,
25000 Kuantan, Pahang
Tel : 09-513 8733, 513 9788
Fax : 09-513 7989

SUNGAI PETANI

No. 12, Tingkat 1
Jalan Permatang Gedong,
Taman Sejahtera Indah,
06000 Sungai Petani, Kedah
Tel : 04-431 3157, 431 3158
Fax : 04-431 3055

KOTA BAHRU

No 132B, Ground Floor,
Taman Koperasi, Tanjung Chai,
Jalan Long Yunus, 15400 Kota Bharu, Kelantan
Tel : 09-743 2646, 743 2687
Fax : 09-743 2761

SEREMBAN

No 120-1, 1st Floor,
Jalan Tomon 6, Kemayan Square,
70200 Seremban, Negeri Sembilan
Tel : 06-761 1533, 761 1599
Fax : 06-761 1566

KLANG

No. 18A, Jalan Goh Hock Huat,
P.O. Box 173,
41400 Klang, Selangor
Tel : 03-3342 6977, 3342 6968
Fax : 03-3342 9789

MENTAKAB

No. 63A Jalan Tun Razak,
28400 Mentakab, Pahang
Tel : 09-277 6169, 277 6170
Fax : 09-277 6003

KUCHING

No 176, 1st Floor,
Jalan Song Thian Cheok,
93100 Kuching, Sarawak
Tel : 082-410 092, 410 093
Fax : 082-412 092

Retail Business Mate



Mate that you can rely on...

Important: This brochure is not a contract of insurance. Please ask for a copy of our policy for specific terms, conditions and exclusions of coverage. The information contained in this brochure may be changed without prior notice. In the event of any dispute or ambiguity arising out of the Bahasa Malaysia translations in the brochure, the English version shall prevail.

Penting: Kibalah ini bukan kontrak insurans. Sila dapatkan naskah polisi insurans kami tentang syarat-syarat tertentu, peraturan dan pengecualian perlindungan. Maklumat yang terkandung dalam risalah ini mungkin akan dipinda tanpa diberitahu terlebih dahulu. Sekiranya berlaku kekeliruan berhubung dengan terjemahan Bahasa Malaysia di dalam risalah ini, segala syarat yang termaktub dalam Bahasa Inggeris akan dikuatkuasakan.

For further information, call our friendly MCI agent today.



MUI Continental Insurance Berhad

Company No. 291210

A comprehensive policy specially designed to protect your business against a wide range of misfortune in a single policy.

Section 1 – Fire Insurance

This section covers your property such as buildings, stock-in-trade, furniture, fixtures & fittings, plant & machinery etc. against destruction or damage caused by fire and lightning. Other perils which may damage your property such as Storm, Flood, Explosion, Riot Strike & Malicious Damage etc. can be included.

Section 2 – Fire Consequential Loss Insurance

This will protect your business against loss of gross profit and increase in cost of working following a loss by an insured peril under the Fire Insurance.

Section 3 – Combined Insurance

- Burglary – covers your property such as stock-in trade, office equipment and other contents including damage to your premises against loss or damage due to theft or burglary.
- Money – covers your money against loss of money in transit or in your premises during and after business hours including armed robbery and hold-up.
- Plate Glass – covers all the plate glass in your premises against accidental damage.
- Fidelity Guarantee – covers your direct pecuniary loss by any act of fraud or dishonesty committed by your employees.
- Public Liability – covers your legal liability to third parties for accidental bodily injury or damage to their property due to your negligence or defects in your premises.
- Employer's Liability – covers your legal liability to employees for occupational bodily injury or disease.
- Personal Accident – protects you against accidental bodily injury or death due to accident on a 24 hours basis.

Choice of 3 plans to choose from:

COMPULSORY COVER

		Plan A	Plan B	Plan C
Section	Class of Insurance	Sum Insured/Limit of Liability (RM)		
1.	Fire	To be determined by you		

OPTIONAL COVERS

2.	Fire Consequential Loss	To be determined by you		
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3.	A. Burglary (1st loss basis)	25,000	50,000	75,000
	B. Money			
	- Money in transit (to and from bank)	5,000	10,000	15,000
	- Money in premises			
	• during business hours anywhere in premises	5,000	10,000	15,000
	• after business hours kept in safe	5,000	10,000	15,000
	• after business hours out of safe	1,000	1,500	2,000
	- Damage to premises/safe/drawer/cabinet	2,000	2,000	2,000
	- Personal accident for 2 employees	5,000 each	5,000 each	5,000 each
	C. Plate Glass	1,000	3,000	5,000
	D. Fidelity Guarantee	1,000	3,000	5,000
	E. Public Liability			
	- Any one accident	100,000	300,000	500,000
- Any on period	1,000,000	1,000,000	1,000,000	
F. Employer's Liability				
- Any one event	100,000	300,000	500,000	
- Any one period	1,000,000	1,000,000	1,000,000	
G. Personal Accident	25,000	50,000	75,000	

TABLE OF ANNUAL PREMIUM

	Section 1 & 2	As per Revised Fire Tariff		
	Section 3	438.00	888.00	1,338.00

Who can take up the insurance?

1. Generally all offices, small and medium size retail shops including food and beverages outlets can be insured, subject to Declined Business list below.

Underwriting requirements:

1. All shops located inside shopping complex with common security provided can be accepted without any condition except for those listed under Declined Business.
2. All shops located outside shopping complexes are subject to minimum security of burglar alarm and building of Class A1 construction.

The following are Declined Business:

- Antiques/works of art
- Electrical/Electronic/Hi-Fi equipments
- Cigarettes/liquor
- Jewellery/goldsmith/pawnshop/moneychanger
- Chinese medicine shop selling expensive herbs and seafood
- Cameras/videos/watches/pens
- Telecommunications equipments and accessories
- Vehicle accessories
- 24 hours convenience stores
- Pub/cybercafe/amusement center/massage parlour/karaoke lounge
- Gambling outlets
- Computers and accessories outlet
- Proposer who do not keep proper records

The following clauses are included to enhance the cover without additional cost:

Fire Insurance

1. Temporary Removal Clause
2. Removal Of Debris Clause
3. Architect's, Surveyors's & Consultant's Fee Clause
4. Other Contents Clause (Limit RM1,000)
5. Contact Price Clause
6. Computer Systems Records Clause
7. Designation Clause
8. Reinstatement Value Clause
9. Temporary Storage Clause
10. Appraisal Clause
11. Vehicle Load Clause
12. Alterations And Repairs Clause

Fire Consequential Loss Insurance

1. Accountants' Clause
2. Payment On Account Clause
3. Salvage Sales Clause
4. Accumulation Of Stock Clause

Buglary Insurance

1. Strike Riot & Civil Commotion
2. Other Contents Clause (Limit RM500)
3. Armed Robbery & Hold-Up clause
4. Employees' Effects clause (Limit RM500)
5. Damage To Premises (Limit 5% of S.I.)

Money Insurance

1. Strike Riot & Civil Commotion
2. Armed Robbery & Hold-up Clause

Plate Glass Insurance

1. Strike Riot & Civil Commotion
2. Reinstatement Value Clause

Fidelity Guarantee Insurance

1. Automatic Additions & Deletions Clause
2. Auditors & Accountants Clause (Limit RM500)

Public Liability Insurance

1. Food & Drink Poisoning Clause
2. Sports & Social Club Clause
3. First Aid Facilities Clause
4. Defective Sanitary Arrangement Clause
5. Plant & Machinery Clause
6. Fire & Explosion Clause
7. Neon Signs & Signboards Clause
8. Loading & Unloading Clause
9. Guests Effect Clause (Limit RM1,000)
10. Indemnity To Directors & Executive Clause

Personal Accident Insurance

1. Riot Strike & Civil Commotion
2. Motorcycling As Rider Or Pillion
3. Intoxication By Prescribed Dugs & Alcohol
4. Exposure To Natural Elements & Disappearance
5. Amateur Sports, Bungee Jumping & Drowning
6. Food & Drinks Poisoning
7. Insects & Snake Bites, Kidnapping
8. Suffocation By smokes & Fumes