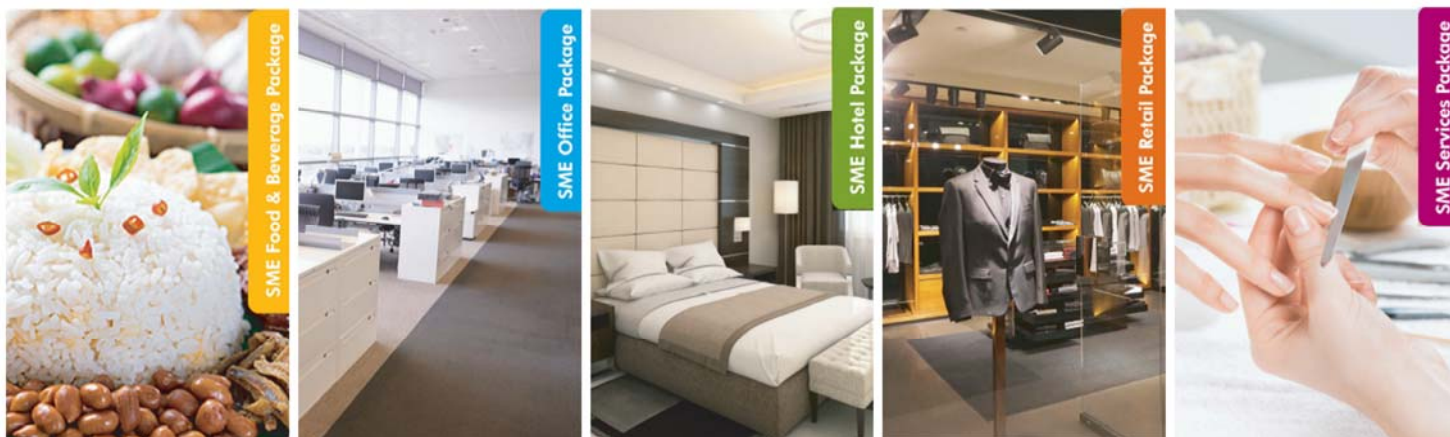


SME Package

AIG offers simple insurance products for many small businesses, and bespoke solutions for the more complex insurance needs. Covering a wide spectrum of SME customers from a small single office premises for self-employed business owners to a multi-dimensional retail company with a material damage / business interruption exposure spread across multiple locations, often in a franchise arrangement, or with up to 100 employees or more.

What is covered under our policy?

SME Package insurance from AIG is a comprehensive multi-line insurance solution that can be tailored to meet the needs of your business.



Product	Product Summary
Property All Risks	Protects property against loss or damage by fire, lightning, accidental damage and all perils. May extend to cover flood peril with additional premium.
Commercial Guard	Protects property against loss or damage due to fire, lightning, domestic gas explosion burglary or robbery. May extend to cover various types of perils with additional premium
Fire & Allied Perils	Protects property against loss or damage by fire, lightning and domestic gas explosion. May extend to cover various types of perils with additional premium.
Consequential Loss	Provides coverage against loss of profits or revenue as a result of interruption in business operations due to fire or any perils insured under the Fire Section.
All Risks	Provides coverage against direct physical loss and/or damage due to accidental external causes to equipment, plant and machinery.
Burglary	Protects property against loss or damage due to burglary or robbery whilst contained within the premises.
Money	Provide protection against loss of money/securities as a result of burglary or robbery whilst in premise, in locked safe or in transit.
Glass	Provides coverage for breakage of glass/signboard or by chemicals accidentally or maliciously applied
Liability	Protects against any third party legal liability that may arise during the course of business. Will indemnify against all sums which shall become legally liable to pay as compensation in respect of; Accidental bodily injury to third parties and / or Accidental loss or damage to property belonging to third party.



Product	Product Summary
Machinery Breakdown	Covers plant and machineries against sudden and unforeseen physical loss or damage whilst it is at work, at rest and/or being dismantled for the purposes of cleaning, inspection and repair.
Electronic Equipment	Covers all electronic equipment including computers and its accessories due to negligence, Short circuit, fire and perils, burglary, theft, robbery, and others.
Fidelity Guarantee	Provide protection against loss of money and/or property due to fraud or dishonesty of an employee.
Group Personal Accident	Provides 24 hours worldwide coverage against death or total permanent disablement due to accident.
Employers Liability	Covers against liability at law to pay compensation for damages, costs and expenses in respect of death or bodily injury or disease arising out of and in the course of employee's employment during the period of insurance.
Workmen Compensation	Covers cost of liability under the Workmen's Compensation Act 1952 but limited to local workers only.

Want more information? Visit aig.my/sme today

This product [profile/brochure] is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this [profile/brochure].

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