

Property All Risks (PAR)

Beyond your protection needs





Our knowledge and experience allows us to offer strong value propositions to help your business take on upcoming challenges:



Specialized industry knowledge.



Ability to tailor products for specific industries or risks.



Major claims promise.



Single policy for multiple types of protection.



Leading technology platform.

Property All Risks or PAR is a comprehensive fire insurance policy that covers your assets like building, contents, plant & machinery and stocks from Fire, Perils and Accidental damage.

PAR is a single policy with multiple types of protection that addresses specific risks protection needs which are currently unmet by existing Tariff product.

Every business is different... When it comes to risk,

Be on PAR for greater protection...

		FIRE TARIFF POLICY	PROPERTY ALL RIS	
BASIC COVERAGE				
Fire, Lightning, Domestic Explosion		✓ Included	✓ Included	
ADDITIONAL COVERAGE				
Accidental damage Glass & Signboard		Not applicable Not applicable	✓ Included ✓ Included	
PERILS				
Aircraft Damage, Bursting of Wate or Pipes, Bush / Ialang fire, Cold Clause (B), Damage by Falling trees or Earthquakes & Volcanic Eruption, Installation Clause (B), Explosions, Damage, Riot, Strike & Malicious E Spontaneous Combustion, Storm & Subsidence and landslip, Sprinkler leaked	Storage objects, Electrical Impact Damage, Tempest, age.	pon request with ditional premium charged	⊘ Included	
Flood		pon request with ditional premium charged	Upon request with additional premium charged	
ADDITIONAL CLAUSES				
Average Relief (85%) Demonstration and Exhibition (Limit: RM25,000) Expediting Expenses clause (Limit: RM10,000) Deterioration of Stock (Limit: RM2,000)		Not applicable Not applicable Not applicable Not applicable	Included Included Included Included Included	
OPTIONAL COVERAGE AVA	AILABLE			
Burglary	Public Liability	Elec	tronic Equipment	
Money (ii)	Employer's Liability	, Wac	Machinery Breakdown	
Fidelity Guarantee	Group PA	W or	kmen Compensation	

AIG Property All Risk

is designed to cover a wide range of industries, including close to 1,200 nature of businesses, such as:



Book Retailing Bread or Cake Retailing Curtain Retailing Flower Shop Home Furnishings Retailing Stationery Retailing



BEAUTY





EDUCATION

Commercial Schools
Kindrgarden
Libraries
Medical Research Service
Universities

Cafes & Restaurant Coffee Shops Catering Services Fast Food Restaurants Food Hawkers in Malls

FOOD & BEVERAGE



OFFICE

Actuarial Service or Consulting Accounting Office AdvertisingOfice Executive Search Service Wedding Planning Service



Fitness Centre Gymnasium Operation Nursing Service Veterinary Services

HEALTHCARE



HOSPITALITY

Hotel & Service Apartment



Outdoor Staff

INFORMATION SHEET - **SME STANDARD** (PROPERTY ALL RISKS)

GENERAL INFORMATIC	N				
Name: Nature of Business: Policy Starts Date: GST Registration No.:	PIAM Code: Policy Ends Date:				
UNDERWRITING INFO					
Fire Protection Year of Building Construction Class of Constuction: No. of floor in building: Security Protection CCTV Padlocks/Deadlocks Surrounding Exposure & Classification Insured occupy whole unit? Any industrial/ warehouse we consider the past 3 years.	Yes No Claim History Ye vithin 20 meters	s No	Percentage (No of Portal Roller Shutte Iron Bars/G	n to the main building: %) of Cold Room (if available ble Fire Extinguisher: r/Glass Door rilles on all windows	Yes
COVERAGE					
PROPERTY ALL RISKS Interest Insured Building Contents Plant & Machinery Stocks Loss of Rent Indemnity Period (Mo Total Sum Insured:	Sum	Insured (RM)	Flood Escalation Co Goods and S any Heating Smoke Damo Tenant Claus Removal of D	tocks Undergoing or Drying Process age Endorsement	Sum Insured (RM)
Burglary Money on Premise	Sum Insured (RM)		Public Liabil Limit of Liabil No. of Emplo	ity	Sum Insured (RM)
Money in Transit Machinery Breakdown			Electronic Equipment Portable Equipment Non-Portable Equipment		Sum Insured (RM)
Fidelity Guarantee Limit of Liability Per Event and it Employees Categories Professional, Executive, Manag Staff with access to money Staff without access to money	in the Aggregate	Insured (RM) (RM) No. of Employe	ees	Limit Per Employee (RM)	
Group Personal Accident Type Professional, Executive, Manag Skilled and Semi-Skilled Manual Labor Delivery/Vehicle drivers or ride		No. of Employ	ee	Death / TPD Sum Insured (I	RM)
Employer's Liability Limit of Liability Job Type Indoor Staff with Machinery Indoor Staff without Machinery		Sum Insured (R		Annual Wages (RM)	

This product 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.

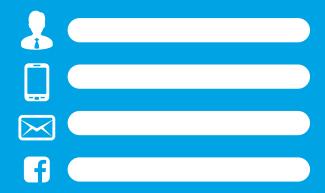
American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our 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. 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 press release.

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Get in touch!

To learn more, contact your local agent at:



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