

# FlexiGuard Plus Business Insurance

## Insurance Solutions for Small Businesses

CHUBB®



Small Medium Enterprises (SMEs) need protection. Following a loss, an SME comes under immense pressure to stay in business. Should the SME close down, it has a domino effect; causing loss of jobs to its owners and employees, which disadvantages the owners and employees' families who depend on the income. This in turn can impact other businesses which depend on the continuity of the SME.

Chubb has developed an insurance product that is tailored specifically for SME needs, ensuring SMEs can access comprehensive coverage at an affordable price and focus on the continuity of their business.

### Features and Benefits

#### Broad policy coverage:

- Includes a range of endorsements that are automatically included for business owner's convenience
- Business owners have the freedom to choose covers and limits as needed

#### Easy online transacting:

- 24/7 access to issue quotation and policy
- No proposal forms to be filled in, and limited information is required to obtain a quote or get a policy issued

#### Cover more than 200 occupations, across 8 key segments:

- Food and Beverage
- Retail
- Office
- Professional Services
- Trades and Services
- Habitational
- Services to the Public
- Light Industrial

#### Competitive pricing: lower average premiums than non-packaged standalone products



The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

## Coverage

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FlexiGuard Plus Business Insurance provides coverage for the following:

- Compulsory Sections
  - Fire & lightning
  - Named Perils
  - Three complimentary additional covers:
    - (a) Cost of Cleaning Up
    - (b) Property In Transit
    - (c) Business Inconvenience Daily Cash Benefits
  
- Optional Sections
  - Consequential Loss
  - All Risk
  - Burglary
  - Money
  - Plate Glass
  - Public Liability
  - Employer's Liability
  - Fidelity Guarantee
  - Group Personal Accident

## Contact Us

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## OneHub

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OneHub is a web-based system which enables intermediaries to generate quote or issue an insurance policy within a few minutes. FlexiGuard Plus Business Insurance is supported by OneHub, a state-of-the-art system that provides on-the-spot business transaction capabilities. The efficiency of this capability offers quick access to information on coverage and premium of the proposed insurance solutions that meet our clients' risk management needs.