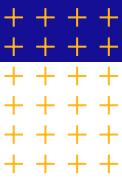


# Thinking *beyond the sale*



## Meet Damien & Alvin with their agent, Fauzan

Fauzan keeps Damien & Alvin focused on maintaining finesse in leading their brigade as restaurateurs.

### Prospective clients who are looking out:

Accomplished as a fast-growing SME, Damien and Alvin have expanded with 10 more branches nationwide within a few years since opening their first restaurant in Klang Valley. They have also integrated their business onto online food delivery platforms and now employ over 100 employees working at their eateries and managing their extensive business operations.

Recently, they had to fork out a large sum of money when a fire broke out due to mechanical failure and damaged one of their kitchens. They were unaware that their general business policy does not cover their loss. Unfortunately, their agent only made a minimum effort to educate the value of their coverage and was only focused on selling them the cheapest premium.

Due to the bad experience, Damien & Alvin ended up reconsidering their policy with their existing insurer. That's when Damien & Alvin met Fauzan, a Chubb agent who helped them realise they were not getting the value of the premium they were paying. Fauzan created a digital proposal that helped the restaurateurs understand how the Food & Beverage industry is insured and its new risk projections based on current market outlook statistics.

Damien, who manages the company's overall operations and finance, shares his concerns about the instability of the market and the potential for higher hyperinflation rates. Alvin, who is in charge of quality control, agrees that his experience with dishonest employees in the past caused him to lose a lot of money.

For that, Fauzan introduced the business owners to Chubb's FlexiGuard Plus Business Insurance, which gives comprehensive coverage and allows them the freedom to tailor their protection to their needs. Fauzan's precise and clear explanation of the consequence of unexpected business interruptions helped the restaurant owners recognise that more is at stake being underinsured. That's why Damien & Alvin also took up Group Personal Accident as additional coverage to protect their business and the employees during unexpected work mishaps and an Employee Fidelity Guarantee that offers compensation to reduce losses during unprecedented times.

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