

Every Malaysian SME needs a safety net

Cash flow is a universal concern among SME owners. When an unfortunate event hits, the associated financial and asset losses will not only add to your woes but may also force you out of business.

That's why every SME needs to invest in a safety net and be adequately prepared for risks that can threaten the business.



Fire, Flood and Water Damage



Fire Insurance is essential for protecting your business property against loss or damage by fire or lightning.

Other threats and expenses that can be covered under Fire Insurance*:

- Bush or Lalang fire
- Explosion and combustion
- Damage caused by falling trees
- Cost of cleaning up and removing debris

**some of these are complimentary, while others are additional coverages that can be included as part of your fire insurance policy at a small cost*



Flood has become more common in major cities in Malaysia and including flood cover as part of your Fire Insurance policy is highly recommended.



Non-weather-related water damages from burst pipes and sprinkler leakage should not be neglected as well.

Safeguard your business against fire, flood and water damage.

Consequential Loss

(also known as business interruption)



Public and Employer's Liability

Adverse events can happen not just to the business, but also to customers, employees, and others.




A customer who is injured after falling on slippery floors could file a medical compensation claim against the restaurant.



An employee could sue over health issues that arise from over-exposure to hazardous chemicals at work.

As a policy owner of public and employer's liability insurances, you'll be covered when you are legally responsible for the compensation of the injury and /or damage caused, as well as any cost related to the claim filed against your company.

 Have questions about protecting your business? Review our answers to the most commonly asked questions from our SME clients.

[Click here to learn more about SME insurance solutions.](#)