

# 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

## 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

## 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.

## About Chubb in Malaysia

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Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 40,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for individuals, families and businesses, both large and small through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has an extensive branch network and more than 2,600 independent distribution partners (agents).

## Contact Us

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Chubb Insurance Malaysia Berhad  
Registration No: 197001000564 (9827-A)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur  
Malaysia  
O +60 3 2058 3000  
F +60 3 2058 3333  
E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)  
[www.chubb.com/my](http://www.chubb.com/my)



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