



Generally, you can insure your office equipment, computer and electronic equipment, renovation works and/or office partition not forming part of a building, and/or equipment, plant or machinery used in industrial or business premises or mobile items such as notebook, camera or phone under this All Risks policy.

Coverage

This policy is on “All Risks” basis and covers you against loss of or damage to your insured property caused by fire, theft or any other accident or misfortune happening during the period of insurance within the specified location or territorial limit, provided always that such loss or damage is not caused by perils which are specifically excluded by this policy.

Sum Insured

The sum insured should represent the full value of your property.

Main Exclusions

You shall not be indemnified for loss, destruction or damage caused by or arising out of

- where any member of your household or business staff is concerned as principal or accessory
- wear and tear, depreciation, gradual deterioration, mildew, moth, vermin or any process of cleaning, dyeing, repairing or restoring, mechanical or electrical breakdown or derangement, scratching or denting of any article or breakage of lenses or glass, china, earthenware, marble, gramophone, records or other articles of a brittle nature unless caused by burglary, thieves or fire
- war and related risks
- strike, riot and civil commotion
- confiscation or destruction by or under the order of any Government or Public Authority
- ionizing radiations or contamination by radioactivity from any nuclear fuel, nuclear waste or any nuclear weapons material
- deeds, bonds, bills of exchange, promissory notes, cheque, stamps, documents of any kind, manuscripts, medals, coins unless specifically mentioned
- livestock, motor vehicles and accessories
- overloading or strain
- subsidence, landslip and bush lalang fire
- any willful or dishonest act of any person to whom the property is entrusted
- any act of terrorism

Basis of Compensation

The basis of compensation of your insured property can either be on Market Value or Reinstatement Value.

- The term “**Market Value**” shall mean the value of the property insured at time of damage or loss less due allowance for wear and tear and/or depreciation.
- The term “**Reinstatement Value**” shall mean the cost of replacing or reinstating the loss or damaged property of the same kind or type but not more extensive than the insured property when new. It is important to ensure that the sum insured is adequate to cover the total reinstatement value, otherwise in the event of a claim, you are considered to be self-insuring the difference and shall bear a rateable proportion of the loss accordingly.

Payment of Premium

- Premium must be made to your insurance intermediary or direct to us within 60 days from the inception of this Policy.
- Payment can be made by cash, credit card or cheques (cheques should be made in favor of **Tokio Marine Insurans (M) Berhad**).
- Insist on a receipt for the premium paid.
- Contact us if you have not received the insurance policy after one month of purchase.

Duty of Disclosure

You are to disclose all material facts that you know or ought to know; otherwise this policy may be invalidated.

Contribution

If at the time of any loss, destruction or damage to the property there be any other subsisting insurance or insurances effected by you covering the same, we shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

Excess

It is the amount of loss you have to bear for each and every claim.

WHAT YOU SHOULD DO In The Event Of Loss/Damage

Notification of Claim

You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. Lodge a police report immediately if involving theft/robbery and/or accident.

Submission of Claim

You must submit your claim with all supporting information and documents as requested to us and give full cooperation to the adjusters appointed by us in assessing your claim.

Duty of Disclosure of Claim Information

You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

HOW TO LODGE A Complaint And Redress Avenues Available



Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via bnmtelelink@bnm.gov.my; or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to www.bnm.gov.my/bnmlink/index.htm) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website www.tokiomarine.com.

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.