



Property All Risks (PAR)

Beyond your protection needs



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#AIGJagaYou

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Our knowledge and experience allows us to offer strong value propositions to help your business take on upcoming challenges:



Specialized industry knowledge.



Ability to tailor products for specific industries or risks.



Major claims promise.



Single policy for multiple types of protection.



Leading technology platform.

Property All Risks or PAR is a comprehensive fire insurance policy that covers your assets like building, contents, plant & machinery and stocks from Fire, Perils and Accidental damage.

PAR is a single policy with multiple types of protection that addresses specific risks protection needs which are currently unmet by existing Tariff product.

Every business is different...

When it comes to risk,

Be on **PAR** for greater protection...

	FIRE TARIFF POLICY	PROPERTY ALL RISKS POLICY
1 BASIC COVERAGE Fire, Lightning, Domestic Explosion	Included	Included
2 ADDITIONAL COVERAGE Accidental damage Glass & Signboard	Not applicable Not applicable	Included Included
3 PERILS Aircraft Damage, Bursting of Water Tanks or Pipes, Bush / lalang fire, Cold Storage Clause (B), Damage by Falling trees or objects, Earthquakes & Volcanic Eruption, Electrical Installation Clause (B), Explosions, Impact Damage, Riot, Strike & Malicious Damage, Spontaneous Combustion, Storm & Tempest, Subsidence and landslip, Sprinkler leakage. Flood	Upon request with additional premium charged Upon request with additional premium charged	Included Upon request with additional premium charged
4 ADDITIONAL CLAUSES Average Relief (85%) Demonstration and Exhibition (Limit: RM25,000) Expediting Expenses clause (Limit: RM10,000) Deterioration of Stock (Limit: RM2,000)	Not applicable Not applicable Not applicable Not applicable	Included Included Included Included
5 OPTIONAL COVERAGE AVAILABLE		
Burglary	Public Liability	Electronic Equipment
Money	Employer's Liability	Machinery Breakdown
Fidelity Guarantee	Group PA	Workmen Compensation

AIG Property All Risk

is designed to cover a wide range of industries, including close to 1,200 nature of businesses, such as:



RETAIL

Book Retailing
Bread or Cake Retailing
Curtain Retailing
Flower Shop
Home Furnishings Retailing
Stationery Retailing



Artificial Nails, Manicures, Pedicures
Beauty Saloons
Hair Saloons
Make-Up Service
Slimming Centre

BEAUTY



EDUCATION

Commercial Schools
Kindrgarden
Libraries
Medical Research Service
Universities



Cafes & Restaurant
Coffee Shops
Catering Services
Fast Food Restaurants
Food Hawkers in Malls

FOOD & BEVERAGE



OFFICE

Actuarial Service or Consulting
Accounting Office
AdvertisingOffice
Executive Search Service
Wedding Planning Service



Fitness Centre
Gymnasium Operation
Nursing Service
Veterinary Services

HEALTHCARE



HOSPITALITY

Hotel &
Service Apartment



INFORMATION SHEET - SME STANDARD (PROPERTY ALL RISKS)

GENERAL INFORMATION

Name: _____
 Nature of Business: _____ PIAM Code: _____
 Policy Starts Date: _____ Policy Ends Date: _____
 GST Registration No.: _____

UNDERWRITING INFO

Fire Protection

Year of Building Construction: _____ Any Extension to the main building: Yes No
 Class of Construction: _____ Percentage (%) of Cold Room (if available) _____
 No. of floor in building: _____ No of Portable Fire Extinguisher: _____

Security Protection

	Yes	No		Yes	No
CCTV	<input type="checkbox"/>	<input type="checkbox"/>	Roller Shutter/Glass Door	<input type="checkbox"/>	<input type="checkbox"/>
Padlocks/Deadlocks	<input type="checkbox"/>	<input type="checkbox"/>	Iron Bars/Grilles on all windows	<input type="checkbox"/>	<input type="checkbox"/>

Surrounding Exposure & Claim History

Insured occupy whole unit? Yes No
 Any industrial/ warehouse within 20 meters of the insured's building? Yes No
 Any claims for the past 3 years? Yes No
 Main Use of Building _____

COVERAGE

<p>PROPERTY ALL RISKS</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;"></th> <th style="width:30%; text-align: right;">Sum Insured (RM)</th> </tr> </thead> <tbody> <tr><td>Interest Insured</td><td></td></tr> <tr><td>Building</td><td>_____</td></tr> <tr><td>Contents</td><td>_____</td></tr> <tr><td>Plant & Machinery</td><td>_____</td></tr> <tr><td>Stocks</td><td>_____</td></tr> <tr><td>Loss of Rent</td><td>_____</td></tr> <tr><td>Indemnity Period (Months)</td><td>_____</td></tr> <tr><td>Total Sum Insured:</td><td>_____</td></tr> </tbody> </table>		Sum Insured (RM)	Interest Insured		Building	_____	Contents	_____	Plant & Machinery	_____	Stocks	_____	Loss of Rent	_____	Indemnity Period (Months)	_____	Total Sum Insured:	_____	<p>PERILS AND EXTENSIONS</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;"></th> <th style="width:10%;"></th> <th style="width:20%; text-align: right;">Sum Insured (RM)</th> <th style="width:10%;"></th> </tr> </thead> <tbody> <tr><td>Flood</td><td>_____</td><td>_____</td><td><input type="checkbox"/></td></tr> <tr><td>Escalation Cost %</td><td>_____</td><td>_____</td><td><input type="checkbox"/></td></tr> <tr><td>Goods and Stocks Undergoing any Heating or Drying Process</td><td>_____</td><td>_____</td><td><input type="checkbox"/></td></tr> <tr><td>Smoke Damage Endorsement</td><td>_____</td><td>_____</td><td><input type="checkbox"/></td></tr> <tr><td>Tenant Clause</td><td>_____</td><td>_____</td><td><input type="checkbox"/></td></tr> <tr><td>Removal of Debris</td><td>_____</td><td>_____</td><td><input type="checkbox"/></td></tr> <tr><td>Architect and Surveyors Fee</td><td>_____</td><td>_____</td><td><input type="checkbox"/></td></tr> </tbody> </table>			Sum Insured (RM)		Flood	_____	_____	<input type="checkbox"/>	Escalation Cost %	_____	_____	<input type="checkbox"/>	Goods and Stocks Undergoing any Heating or Drying Process	_____	_____	<input type="checkbox"/>	Smoke Damage Endorsement	_____	_____	<input type="checkbox"/>	Tenant Clause	_____	_____	<input type="checkbox"/>	Removal of Debris	_____	_____	<input type="checkbox"/>	Architect and Surveyors Fee	_____	_____	<input type="checkbox"/>
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This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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