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CondoPAC

Designed for JMBs (Joint Management Body) / MC (Management Corporation) and the individual JMB/MC committee members only

CondoPAC

ONE comprehensive insurance protection package for Condominiums, Apartments and Flats.

Section	Class	Interest Insured	CondoPAC All Sections - Mandatory Sum Insured/ Limit of Liability (RM)	Flexi CondoPAC Section 1 : Mandatory Section 2-8 : Optional Section 9 & 10 : must be purchased at the same time Sum Insured/ Limit of Liability (RM)
1	Fire	On building including all permanent fixtures and fittings, renovation, outbuildings, common properties, plant & equipment of all description contained therein Min. Premium : RM75	Sum Insured to be determined by you Rating and policy wordings are as per the revised fire tariff.	Sum Insured to be determined by you Rating and policy wordings are as per the revised fire tariff.
2	Money	a) Money in transit anywhere in Malaysia b) Money in locked safes/ strongroom during and after office hours c) Damage to safes	**RM10,000** **RM10,000** **RM1,000**	To be determined by you **Maximum Limit : RM50,000** **RM1,000**
3	Burglary	On all property of every description including office equipment, fixtures & fittings, business furniture, plant and machinery and the like excluding stock in trade First Loss without average Please provide full value of the property insured	**RM30,000**	To be determined by you **Maximum Limit : RM200,000**
4	Plate Glass	On all plate glass including any writing painting or ornamentation thereon	**RM30,000**	To be determined by you **Maximum Limit : RM100,000**
5	Fidelity Guarantee	On all employees of JMB under the payroll. Any one claim and in the aggregate	**RM30,000** **Deductible : RM500 each and every claim**	To be determined by you **Maximum Limit : RM100,000** Deductible : 2.5% of the limit of guarantee each and every claim
6	Equipment All Risks	On all types of office machines and equipments of every description located at the JMB's office	**RM100,000**	To be determined by you **Maximum Limit : RM500,000**
7	Machinery Breakdown	All types of plant and machinery including lifts, chillers, air-conditioners (excluding tenants or unit owners' air-conditioners), transformers, generators and the like excluding mobile equipment	**RM100,000** Age of plant & machinery not exceeding 10 years old subject to maintenance contract warranty. The plant and machinery must be maintained and serviced regularly in accordance with the maintenance contract. Deductible : RM500 each & every loss	To be determined by you **Maximum Limit : RM300,000** Subject to maintenance contract warranty. The plant and machinery must be maintained and serviced regularly in accordance with the maintenance contract. Deductible : RM500 each & every loss on plant and machinery not exceeding 10 years old. RM2,500 each & every loss on plant and machinery exceeding 10 years old.

8	Group Personal Accident	Accidental death and permanent disablement on named JMB/MC committee members/employees Maximum limited to 12 persons Age limit: Between 16 to 65 years Class 1 : Persons engaged in professional managerial, administrative, clerical and non-manual occupations Class 2 : Persons engaged in work of supervisory nature but not involved in manual labour	**RM20,000 per person**	To be determined by you **Maximum Limit Per Person : RM100,000**
9	Public Liability	Third party accidental bodily injury & accidental property damage	**RM1,000,000 any one accident Unlimited any one period** Deductible : RM500 on each & every claim in respect of third party property damage	**(i) RM1,000,000** **(ii) RM2,000,000** **(iii) RM3,000,000** **(iv) RM5,000,000** any one accident Unlimited any one period Deductible : RM500 on each & every claim in respect of third party property damage
		Premium (Section 2 to 9) :	**RM788**	
10	Miscellaneous Professional Indemnity	Covers negligent acts error or omission of the Insured in the provision of professional services by the Insured. Limit of Indemnity is inclusive of defence cost and expenses.	**RM1,000,000 any one claim and in the aggregate** Deductible : RM5,000 on each & every claim	**(i) RM500,000** **(ii) RM1,000,000** **(iii) RM2,000,000** any one claim and in the aggregate Deductible : RM5,000 on each & every claim
		Premium (Section 10) :	**RM1,200**	
Total Annual Premium :			**Fire + Section 2 to 9 + Section 10**	**Premium is based on sum insured determined by you**

This brochure is not a contract of insurance. The terms,conditions and exclusions are specified in the policy.