

BUSINESS REPLY
PERMIT NO. 2156-A
NO STAMP NEEDED



BUSINESS REPLY ENVELOPE
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MALAYAN INSURANCE

A YGC Member
484 QUINTIN PAREDES STREET, BINONDO, MANILA
E-mail: malayan@malayan.com
Website: <http://www.malayan.com>

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SECURE YOUR BUSINESS**



CUSTOMIZED INSURANCE FROM BUSINESS PROTECT


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Insure to be Sure.

Business Protect

Property Insurance



Provides coverage for your business against loss or damage resulting from Fire & Lightning, Earthquake, Bursting or Overflowing of Water Tanks/Pipes/Fittings, Sprinkler Leakage, Riot, Strikes & Malicious Damage, Typhoon, Flood, Smoke Damage, Explosion, Vehicle Impact and Falling Aircraft.

Comprehensive General Liability (CGL)



Addresses business-related legal worries in relation to third-party claim for bodily injury and/or property damage due to accidents arising out of the insured's business operations or within the business premises.

Burglary and Housebreaking



Safeguards the insured against loss or damage to property following an actual forcible and violent entry in the business property by persons committing acts of felony.

Personal Accident (PA)



Protects the named employees in the event of accidental death and dismemberment arising within the period of coverage.



Electronic Equipment Insurance (EEI)

Covers electronic equipment such as computers, cash registers or fax machines against accidents on an all-risk basis.



Money, Securities and Payroll (MSP)

Compensates for loss of money or securities stored within the insured business premises due to burglary or robbery. In addition, this cover will also respond to loss of money-in-transit due to robbery from the business premises to the bank and vice versa.



Business Interruption (BI)

Indemnifies for losses and expenses following material damage to insured property caused by an insured peril. To restore the normal operation of the insured business, coverage shall respond to any necessary increase in expenses such as: (1) losses in net profit, (2) additional rent incurred from the time the insured business could not operate due to a covered loss under Property Insurance, and (3) continuing expenses due to cessation of business operations with respect to salaries and utilities.



Fidelity Guarantee (FG)

Shields the business owner against fraudulent or dishonest acts of employees, whether acting alone or in collusion.

Summary of Benefits

Basic Cover:

PRODUCT FEATURES	BENEFITS	
Basic Property Insurance	Php	500,000.00
Comprehensive General Liability		500,000.00
BASIC PREMIUM	Php	5,000.00

Optional Covers

PROPERTY INSURANCE	Limits	Premiums
	25,000.00	35.00
	50,000.00	70.00
Additional Property Sum Insured	100,000.00	140.00
	500,000.00	700.00
	1,000,000.00	1,400.00

COMPREHENSIVE GENERAL LIABILITY	Limits	Premiums
Premises Liability Only	500,000.00	Built-in

BURGLARY & HOUSEBREAKING COVER	Limits	Premiums
10% of Property Sum Insured	100,000.00	200.00

PERSONAL ACCIDENT	Limits	Premiums
Accidental Death & Disablement with 10% Medical Reimbursement	50,000.00	100.00/Person

ELECTRONIC EQUIPMENT INSURANCE	Limits	Premiums
All Risk Basis	50,000.00	1,500.00

MONEY, SECURITIES AND PAYROLL	Limits	Premiums
Inside and Outside Premises	50,000.00	1,500.00

BUSINESS INTERRUPTION	Limits	Premiums
Up to 500,000 Sum Insured	250,000.00	650.00

FIDELITY GUARANTEE	Limits	Premiums
Per Employee	50,000.00	1,500.00

CGL Covers

Comprehensive General Liability: Premises Liability Only	500,000.00
Fire Legal Liability	Built-in
Tenant's Legal Liability	Built-in
Premises Medical Payment	Built-in
Per Person	5,000.00
Annual Aggregate	50,000.00
* Deleterious Matter in Food and Drinks	500,000.00
* Outside Catering	Built-in
* Carpark Liability and Valet Parking Liability	Built-in
Per Vehicle/Per Person (Bodily Injury)	50,000.00
Per Occurrence (Combined Limit: Vehicle and Bodily Injury)	250,000.00
Annual Aggregate	250,000.00

* If applicable

Business Protect Application Form

Name of Applicant: _____
Registered Business Name: _____
Business Address: _____

Contact Number/s: _____
Type of Business: _____
Desired Effectivity Date: _____
Location of Property to be Insured: _____

Birthdate: _____ Civil Status: _____ No. of Children: _____

Position/Rank: _____
Residential Address: _____
Home Ownership: Rented Owned

Are you the: Property/Building Owner Yes (Please specify mortgagee) _____
 Tenant No

Sum Insured: _____
Structure: _____
Leasehold Improvements
(w/ or w/o Signage): _____
Furniture, Fixtures, & Fittings: _____
Machinery & Equipment: _____
Stocks In Trade: _____
Others: _____
Total: _____

Is the Property solely occupied as a commercial space?
 Yes No (Pls. specify): _____

Description of the Building: _____
Number of Storeys: _____
Exterior Walls:

Concrete Part Concrete/Timber
 Timber Others (Pls. specify): _____

Roof: Concrete Plastic Material
 Timber Ceramic material / Tiles
 G.I. Sheets Others (Pls. specify): _____

Boundaries (Facing Street/Commercial Building Walkway)
Front: _____
Rear: _____
Left: _____
Right: _____

Coverage	Desired Sum Insured
Property Insurance	
Comprehensive General Liability	P 500,000.00
Burglary & Housebreaking	
Personal Accident Insurance	
Electronic Equipment Insurance	
Money, Securities & Payroll	
Business Interruption	
Fidelity Guarantee	

Employees Applied for Personal Accident: (Use Additional Sheets if Necessary)

Names	Beneficiary (should be next of kin)
1	
2	
3	

Employees Applied for Fidelity Guarantee: (Use Additional Sheets if Necessary; Community Tax Certificate Required)

Names	Position
1	
2	
3	

I hereby apply for Business Protect and warrant that the above statements and answers submitted for consideration by the company are full, complete and true. I agree that this application form shall be the basis of any policy to be issued by the company and that any material misrepresentation made herein shall bar my right to recover.

Signature: _____ Date: _____

This covers only attaches upon issuance of the policy. For more information, please contact Integrated Marketing Communications Department at (02) 242-8888 loc. 280.

Agent Code: _____ F-ADB0-0707-D

