

Stay Secure. Stay Open. With SME BI 365.

Disruptions shouldn't mean disaster. With SME BI 365 Insurance, you can protect your livelihood and get back to doing what you do best—running your business. Talk to us today and ensure your business keeps going, no matter what comes your way.

Major Exclusions

This policy does not cover certain losses, such as:

- Loss by extraordinary events taking place during the interruption.
- Loss by restrictions imposed by the authorities on the reconstruction or operation of the business.
- Loss due to lack of sufficient capital for timely restoration or replacement of property destroyed, damaged or lost.
- Loss in consequence of the burning of property by order of any Public Authority.
- Subterranean fire, explosion and spontaneous combustion
- War, Civil War and any act of Terrorism
- Radioactive and nuclear energy risks

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

Underwritten by:

Liberty General Insurance Berhad

197801007153 (44191-P)

HEAD OFFICE

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SCAN for full list of
branch addresses



Visit our agents & branches

1 800 88 3833

www.kurnia.com



KEEP YOUR BUSINESS RUNNING

SME BI 365

Stay ahead of disruptions,
safeguard your business.

A PIDM member

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

When the Unexpected Happens, Keep Your Business Running

Running a small or medium business comes with its risks. Fire, floods, or sudden disruptions can strike when you least expect them. But when the unexpected happens, are you prepared to safeguard your income and stay afloat? With **SME BI 365**, you can secure your business's future with simplicity and ease.

What is Business Interruption Insurance?

Imagine your business coming to a halt due to a fire or an unforeseen event. While your operations stop, your expenses don't. That's where SME BI 365 Insurance steps in. It's designed to cover loss of net takings and increased working costs to help you recover faster. No complicated calculations—just straightforward protection when you need it most.

Simple Protection, Powerful Benefits

We understand that managing a business is already complex. That's why we've designed our Business Interruption Insurance to be simple, with benefits that make a real difference:

Loss of Net Takings

Covers your lost income during the downtime, so your cash flow doesn't suffer.

Increased Cost of Working

Covers additional expenses to get your business back on track quickly and at least retain your loyalty customers.



Extra Coverage at No Extra Cost

To make things even easier, we've added **additional benefits** for eligible MSMEs like:

Book Keeping Costs

We help you manage the paperwork.

Average Relief Clause

You shall not bear a rateable proportion of the Loss, if Sum Insured exceed 85% at the time of loss.

Want More Protection?

For added peace of mind, you can extend your coverage to include risks such as:

- **Murder, Suicide, or Poisoning**
- **Prevention of Access**
- **Public Utilities Failure**

Who Can Benefit?

Our product is tailored to **MSMEs**, whether you run a **restaurant, retail, shop and clinic**. If your business is in Malaysia and covered by a fire policy, our Business Interruption Insurance has your back—**no need for complex calculations** to derive at your sum insured.

Why Choose SME BI 365?



No Complex Calculations:

Don't worry about estimating gross profits—we've simplified the process.



Wide Coverage:

We provide protection from various risks so your business is secure.



Tailored for MSMEs:

Designed with micro, small and medium businesses in mind.