



Inconvenience Relief Benefit for Business Shield

The **Inconvenience Relief Benefit (IRB)** is the perfect choice for small and medium-sized enterprises (SMEs). With a small additional premium, IRB protects your business and gives you the peace of mind that you need.

Why IRB?

- Documentation on the company statement of account is NOT required.
- Simple calculation on the premium based on the insured's selected plan.
- Straightforward and quick claim process.
- Reimbursement the cost of disinfection services.

IRB will cover your business when:



There is a loss or damage of more than 15% of the Building Sum Insured under Section 1, or;



You are deprived of the use of your business premises for more than 72 hours following loss due to Insured Perils under Section 1-Fire;



The cost of disinfection service to your insured premise, up to RM1,000 (in total within the period of insurance), if you or one of your employee is infected with a notifiable disease (for example COVID-19) while in the premise.

Benefits

Pays daily inconvenience benefit of up to RM2,000.

No of days	Total Sum Insured (RM)	
	RM 1,000 per day	RM 2,000 per day
45	45,000	90,000
90	90,000	180,000
180	180,000	360,000

Note: Premium will be based on the IRB Sum Insured multiplied with the Fire and Insured Perils rate.





BUSINESS Shield
Malaysia

Business Shield 纾企金 (IRB)

纾企金 (IRB) 是中小型企业最佳选择。只需支付少量额外保费，IRB即可保障您的企业，让您无后顾之忧。

为什么选择 IRB?

- 无需提交公司报销的账单
- 更精准的保费定位，更切合自身的保障计划。
- 快速简单的理赔手续。
- 消毒服务费用报销。

IRB 将在以下情况，承保您的企业：



当投保人遭受的损失或损坏额超过项目1 - 建筑物总保额的 15%，或；



根据项目1 - 火险，您因由受保风险造成损失而被剥夺营业场所的使用权超过 72 小时；



若您或您的其中一名员工在受保场所内感染了可鉴定疾病（例如 COVID-19），则可赔付您受保场所的消毒服务费用最高为 RM1,000（在保险期内的总额）。

利益

支付高达 RM2,000 的每日不便津贴。

天数	总保额 (RM)	
	每日 RM1,000	每日 RM2,000
45	45,000	90,000
90	90,000	180,000
180	180,000	360,000

注：保费将以IRB保额乘以火灾和受保风险费率为准。



Insurance Simplified

欲知更多详情，请联系我们友善的保险代理。

于此建议您浏览本公司网页，或联系保险代理获取一份产品手册、产品披露表和保单条款，以参阅本保单条款以及重要特点利益的详细信息才购买此计划。