

# GREAT EduCare



For Education Centres, Tutors & Learning Providers

## Protect What Shapes the Future

Whether you run a tuition centre, preschool, or online learning hub, every lesson shapes tomorrow. GREAT EduCare protects your students, your business, and your peace of mind so you can focus on teaching.

### Key Highlights:



Comprehensive  
General Liability



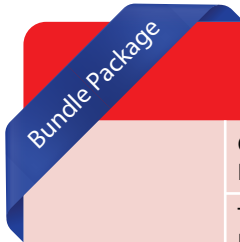
First Loss  
Basis



Content & Equipment –  
All Risk

Member of PIDM:  
The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits.  
Please refer to PIDM's TIPS Brochure or contact Great Eastern General Insurance (Malaysia)  
Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

 **Great  
Eastern**  
An OCBC Company



Benefit Description		Basic	Standard	Superior
Property All Risks	On Building including Renovation, Furniture and Fittings Full Value Basis	RM50,000	RM50,000	RM100,000
	Theft, Armed Robbery or Hold-Up <sup>1</sup> First Loss Basis	RM50,000	RM50,000	RM100,000
	Plate Glass (Max any one loss) First Loss Basis	RM10,000		
	Money in Transit (Max any one loss) First Loss Basis	RM2,500		
	Money in Premise <sup>2</sup> (Max any one loss) First Loss Basis	RM2,500		
Employer's Liability	If your employee is injured accidentally or sick because of their job, we'll cover the compensation you're legally required to pay, including all legal fees.	RM1,000,000 per event		
Inconvenience Allowance <small>(Not applicable for Basic Plan)</small>	If property insured is destroyed or damaged resulting in the whole of business premises to temporarily close for business or cease operation.	NA	RM500 per day (Max 180 days)	
Content/ Equipment All Risk <small>(Not applicable for Basic Plan)</small>	On Content, Equipment, Electronic and IT Devices within Malaysia (Excess: 5% of loss amount or min. RM250 per claim) First Loss Basis	NA	RM20,000	RM50,000
Comprehensive General Liability	Public Liability extended to cover the following: <ul style="list-style-type: none"> <li>Accidental Damage from toys/equipment causing injury to 3<sup>rd</sup> party</li> <li>Food Poisoning Outbreak from meals provided by centre</li> <li>Accidents during transportation provided by centre</li> <li>Activities and excursions organised by centres within Malaysia</li> <li>Accidents while waiting for transport within the vicinity of the centre</li> </ul>	RM250,000 per event		

Optional Add On	Top-up on Renovation, Furniture, Fittings, Content, Business Equipment, Stock-In-Trade (including Building)
	Content/ Equipment All Risk
	Comprehensive General Liability

<sup>1</sup>Must be accompanied by actual, visible, forcible and violent breaking into or out of your premises.

<sup>2</sup>Must be kept secured in locked safe or locked drawers or locked cabinets or money vending machine after Business Hours.

## Why EDU-Focused Coverage Matters

Because every classroom deserves protection.

Running an education business means carrying responsibility - for your students' safety, your staff, and the continuity of learning. From unexpected accidents to sudden closures, GREAT EduCare keeps your business resilient and ready.

### Major Exclusions:

- Radioactive contamination
- Communicable diseases
- Consequential loss
- Acts of authorities
- War
- Terrorism

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.

#### 1. Can I cancel my Policy(ies)?

You may cancel your Policy(ies) by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium for the unexpired period of insurance, calculated based on our usual short-term rates provided no claim was made during the period of insurance and subject to our retention of a minimum premium of RM75.

#### 2. What do I need to do if there are changes to my contact details?

It is important that you inform us, in writing or by visiting any of our branches, of any changes made in your contact or personal details to ensure that all correspondences reach you in a timely manner.

#### 3. How to make a claim?

In the event of a claim, for any loss or damage to the property, you shall give immediate notice thereof in writing to GREAT EASTERN GENERAL INSURANCE (M) BERHAD and shall at your own expense within thirty (30) days after the happening of such loss or damage deliver to GREAT EASTERN GENERAL INSURANCE (M) BERHAD a claim in writing with such detailed particulars and proof as may reasonably required. In case of loss or damage by theft or any attempt thereat you shall also give immediate notice to the Police.

### Important Notice

All the defined terms in this brochure shall have the same meaning as the definitions in the Policy Contract. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, you are to disclose to us fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued may be invalidated. This brochure is for general information only. It is not a contract of insurance. You are advised to refer to Product Disclosure Sheet for detailed important features and benefits of the plan before purchasing the plan. You should satisfy yourself that the plan(s) will best serve your needs and the premium payable under the Policy is an amount that you can afford. For further information, reference shall be made to the terms and conditions specified in the Policy Contract.

Great Eastern General Insurance (Malaysia) Berhad (198301007025) (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. In the event of any ambiguity, discrepancy or omission between the English text and other translated text, the English text shall prevail.

For more information, please contact our Customer Service Careline at 1300-1300-88.