

# GREAT RetailCare



For Pop-Up Booths & Mall Kiosk

## Protect Your Passion and Creations

Whether you make jewelry, fashion goods, or handmade art, every piece tells your story. GREAT RetailCare serves to safeguard your inventory and stall, so you can focus on creating and sharing your unique creations.

### Key Highlights:



Protection for Theft,  
Armed Robbery,  
or Hold-Up



Inconvenience  
Allowances



Employee  
Coverage

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)).

Bundle Package

Benefit Description		Basic	Standard	Superior
Property All Risks	On Renovation, Furniture, Fittings, Content, Business Equipment, Stock-In-Trade Full Value Basis	RM15,000	RM20,000	RM50,000
	Theft, Armed Robbery or Hold-Up <sup>1</sup> First Loss Basis	RM15,000	RM20,000	RM50,000
	Plate Glass (Max any one loss) First Loss Basis	RM5,000		
	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.	RM100,000 per event		
Public Liability	If someone suffers accidental injury, death, or property damage caused by your business activities or your employees, we will cover the compensation you are legally liable to pay, including all legal fees.	RM100,000 per event		
Fidelity Guarantee	If financial loss or property damage arises from fraudulent or dishonest acts committed by any employee or group of employees in the course of employment, indemnification will be made in accordance with the policy.	RM5,000		
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)	
Group PA <small>(Not applicable for Basic and Standard Plan)</small>	Provides protection for employees against accidental death, permanent disability, and accident-related medical expenses. Accidental Death / Permanent Disability: RM30,000 Medical (Due to Accident): RM1,000 per event	NA	NA	Covers up to 5 Employees

Optional Add On	Top-up on Renovation, Furniture, Fittings, Content, Business Equipment, Stock-In-Trade (including Building)
	Group PA Accidental Death / Permanent Disability: RM30,000 Medical (Due to Accident): RM1,000 per event

<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 Retail Coverage Matters

Because in retail, momentum matters. Fire, theft, stock loss, or sudden closures can halt sales without warning. GREAT RetailCare shields your premises, your stock, and your customers so your business stays on track.

### 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.

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