KinderShield BIZ Insurance
Bilingual Brochure (English & Bahasa Malaysia)

🛡 KinderShield BIZ Coverage

🛡 Perlindungan KinderShield BIZ

🔐 1. Burglary: RM 10,000 (Full Theft)

🔐 1. Kecurian: RM 10,000 (Kecurian Penuh)

- 📌 **Coverage:** Loss due to full theft from premises.
- 📝 **Details:** Insurance covers up to RM 10,000 for stolen items or related damages.
- 📌 **Perlindungan:** Kehilangan barang akibat kecurian penuh dari premis.
- 📝 **Perincian:** Pampasan hingga RM 10,000 untuk barang dicuri atau kerosakan berkaitan.

💰 2. Money: RM 5,000 (In Premise)

💰 2. Wang: RM 5,000 (Di Premis)

- 📌 **Coverage:** Cash loss from within business premises.
- 📝 **Details:** Covers up to RM 5,000 for theft, loss, or damage to cash on site.
- 📌 **Perlindungan:** Kehilangan wang di dalam premis perniagaan.
- 📝 **Perincian:** Pampasan sehingga RM 5,000 jika wang dicuri atau hilang.

🚚 3. Money: RM 5,000 (In Transit)

🚚 3. Wang: RM 5,000 (Dalam Transit)

- 📌 **Coverage:** Cash loss during transport (e.g. to the bank).
- 📝 **Details:** Covers up to RM 5,000 if cash is lost/stolen in transit.
- 📌 **Perlindungan:** Kehilangan wang semasa penghantaran (contohnya ke bank).
- 📝 **Perincian:** Pampasan sehingga RM 5,000 jika wang hilang atau dicuri semasa dalam perjalanan.

□ 4. Glass: RM 10,000 (First Loss)

□ 4. Kaca: RM 10,000 (Kerosakan Pertama)

- 📌 **Coverage:** Accidental glass breakage.
- 📝 **Details:** Covers repairs/replacement up to RM 10,000.
- 📌 **Perlindungan:** Kerosakan kaca akibat kemalangan.
- 📝 **Perincian:** Pampasan sehingga RM 10,000 untuk baik pulih atau ganti kaca.

👩‍🏫 5. Public Liability: RM 1,000,000 (Including Students as Third Party)
👩‍🏫 5. Tanggungjawab Awam: RM 1,000,000 (Termasuk Pelajar Sebagai Pihak Ketiga)

📌 **Coverage:** Covers injuries or property damage suffered by *any third party*, including students, visitors, or the general public due to business operations.

📌 **Perlindungan:** Meliputi kecederaan atau kerosakan harta benda yang dialami oleh *mana-mana pihak ketiga*, termasuk pelajar, pelawat, atau orang awam akibat operasi perniagaan.

📝 **Details:** Compensation of up to RM 1,000,000 for medical or legal expenses related to such incidents.

📝 **Perincian:** Pampasan sehingga RM 1,000,000 untuk kos perubatan atau guaman berkaitan insiden tersebut.

6. All Risk: RM 10,000 (Accidental Damage)

6. Semua Risiko: RM 10,000 (Kerosakan Akibat Kemalangan)

- 📌 **Coverage:** Accidental damage to property or equipment.
- 📝 **Details:** Covers repair/replacement up to RM 10,000.
- 📌 **Perlindungan:** Kerosakan tidak sengaja ke atas harta atau peralatan.
- 📝 **Perincian:** Pampasan sehingga RM 10,000 untuk pembaikan atau penggantian.

🕵 7. Fidelity Guarantee: RM 10,000

🕵 7. Jaminan Kesetiaan: RM 10,000

- 📌 **Coverage:** Loss due to fraud or dishonesty by staff.
- 📝 **Details:** Covers up to RM 10,000 for employee theft.
- 📌 **Perlindungan:** Kehilangan akibat penipuan atau kecurian oleh pekerja.
- 📝 **Perincian:** Pampasan sehingga RM 10,000 jika pekerja mencuri wang/barang.

Additional Benefit: Closure Due to Influenza or HFMD

Manfaat Tambahan: Penutupan Disebabkan Influenza atau HFMD

- 🏢 **Coverage:** Premises closed by KKM due to disease outbreak.
- 📅 **Limit:** Compensation for up to 3 days only.
- 🎯 **Purpose:** To help businesses recover income loss due to forced closure.
- 🏢 **Perlindungan:** Premis ditutup oleh KKM kerana penyakit berjangkit.
- 📅 **Had:** Pampasan hanya untuk 3 hari penutupan.
- 🎯 **Tujuan:** Membantu pemilik perniagaan pulih dari kerugian pendapatan.

📋 Summary | Ringkasan

KinderShield BIZ protects kindergartens and daycare centers from multiple risks — including theft, cash loss, damage, dishonest employees, and public liability. Each coverage has a clear limit and supports the continuity of your business.
KinderShield BIZ melindungi tadika dan pusat jagaan kanak-kanak dari pelbagai risiko — termasuk kecurian, kerugian wang, kerosakan, pekerja tidak jujur dan liabiliti awam. Setiap perlindungan mempunyai had tertentu dan membantu kelangsungan perniagaan anda.