

SME Public Liability Insurance

Mitigate the risks facing your company, one-stop-shop flexi package for SMEs



Small to Medium Enterprise (SME) Public Liability Insurance

SME Public Liability Insurance provide protection for many different types of businesses, including:

- Offices
- Restaurants, snacks stands and cafés
- Beauty salons and barbershops
- Warnet (Internet Kiosks) and Wartel (Telecommunication Kiosks)
- Boutiques, bookstores, electronic stores, appliance stores, optic stores, sport stores, educational and vocational courses, photo studios, and money changers
- Personal warehouses (non-hazardous)
- Clinics and doctor offices
- Car showrooms (excluding workshops)

Coverage:

SME Public Liability will pay to or on behalf of the Insured all sums which the Insured becomes legally liable to pay by way of compensation and all costs awarded against the Insured in respect of third party personal injury or property damage of defence costs and expenses arising out of or in connection with the business of the Insured.

Plus benefits:

Without additional premiums, you will have cover for

- Legal liability for neon and ad signs
- Legal liability for car parks, with a 5% limit
- Legal liability for exhibitions (14 days)
- Legal liability for sport and social facilities
- Legal liability for food poisoning, with a 5% limit
- Legal liability for loading and unloading
- Emergency Medical Expense
- Legal liability for property under care, custody and control of the Insured, limit 5%

Example of claims:

- Injury caused to visitors
- Falling objects from your premises
- Slips and Falls
- Food and Poisoning

Plans

Denominated in Rupiah, plus a policy cost and stamp cost of IDR. 50,000

Plan	Limit of Liability	Premium (IDR)
Α	250,000,000	3,000,000
В	500,000,000	4,000,000
С	1,000,000,000	5,000,000
D	2,500,000,000	7,500,000

Excess

IDR.2,500,000 for third party property damage only

What should you do in the event of a claim?

- All claims must be made to PT Great Eastern General Insurance Indonesia immediately upon the occurrence of the claim
- Doctor's reports or certificates and hospital bills are required to support the claim
- Retain all bills, invoices and receipts

To report a claim or to obtain a claim form, please contact your insurance advisor or the Great Eastern Indonesia Claims Department at +6221 572 3737, email at wecare-id@greateasterngeneral.com or visit our website at www.greateasterngeneral.com/id

Important notice:

The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from PT Great Eastern General Insurance Indonesia, your agent, and broker.

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Batam

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Reach For Great

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