



MSME Secure Lite

Coverage Features

PROPERTY DAMAGE

Fire & Lightning	✓
Earthquake	✓
Typhoon	✓
Flood	✓
Extended coverage	✓
Riot, Strike, & Malicious Damage	✓
Landslide/ Subsidence	✗
Volcanic Eruption	✗
Broad Water Damage	✗
BOWTAP	✗
Sprinkler Leakage	✗

CLAUSES

Fire Fighting/ Extinguishing Expense	50,000 Annual Aggregate
Professional fees	50,000 Annual Aggregate
Debris Removal	50,000 Annual Aggregate
Temporary Removal	50,000 Annual Aggregate
Property in Care, Custody, & Control	✗

EXTENSION OF COVER

Robbery & Burglary	50,000 contents (except cash & jewelry) Annual Aggregate Limit
Comprehensive General Liability	100,000 Combined single for BI and/or TPPD per occurrence and Annual Aggregate
Premises Medical Payment	2,000 per pax/ / 100,000 per occurrence and Annual Aggregate
Fire & Explosion Legal Liability	100,000 Annual Aggregate
Tenant's Liability	100,000 Annual Aggregate
Deleterious Matter in Food & Drinks	5,000 per pax/ 50,000 per Annual Aggregate
Food Poisoning	5,000 per pax/ 50,000 per Annual Aggregate
Swimming Pool Liability	✗
Carpark Liability	✗
Valet Parking Liability	✗
Garage Keeper's Liability	✗
Professional Liability	✗
Misloading	✗
Rental Income	30,000 Annual Aggregate / Up to 3 mos. Indemnity period
Additional Exclusive Clause	Included
Deterioration of Stocks	50,000 Annual Aggregate
Electronic Equipment	50,000 Annual Aggregate
Plate Glass	50,000 Annual Aggregate
Personal Accident	10,000 per employee/ 50,000 AD&D (up to 5 employees only)
Money, Securities, & Payroll	50,000 inside and outside premises Annual Aggregate
Fidelity Guarantee	5,000 per person (max. per loss) 50,000 Annual Aggregate