

Small Commercial Business Insurance



Small Commercial Business Insurance (SCB)

Allianz Insurance Laos Co., Ltd Small Commercial Business Insurance provide you with the following benefits...

- ❖ Protect your invested properties from various disasters such as fire, storm and water damage...
- ❖ Feel relaxed and confident running your business.
- ❖ Fast recovery of your business after damage has occurred.
- ❖ Don't be afraid of potential thieves.

What's recovery for SCB insurance?

Small Commercial Business insurance (SCB) covers your business (building, contents, business equipment and stocks) from fire and other disasters. If the damages occur to your business properties, you will be reimbursed up to the limit chosen in your insurance policy coverage.

Against with risks can you be protected?

According to the option you subscribe, you can enjoy cover for:

- ✓ Fire
- ✓ Water damage
- ✓ Glass breakage
- ✓ Electrical damage
- ✓ Burglary
- ✓ Family liability
- ✓ Liability to neighbors



Allianz SCB insurance, the best way to protect your business from fire and other disasters

You can select the most suitable cover depending on your requirement.

Coverage Option	Fire	Familyliability	Liability to neighbors	Water damage	Glass breakage	Electrical damage	Burglary
All inclusive	✓	✓	✓	✓	✓	✓	✓
Superior	✓	✓	✓	✓	✓	✓	
Essential	✓	✓	✓	✓			
Basic	✓	✓	✓				

Enjoy advantageous price! Allianz Small Business insurance package will give you extra rebate on pricing up to 65%
Example: The premium for a concrete unisolated building.

Coverage	Example 1	Example 2	Example 3
Building + contents	80,000,000	120,000,000	240,000,000
Equipments+Stocks	24,000,000	24,000,000	24,000,000
Family liability	10,000,000	10,000,000	10,000,000
Liability to neighbor	40,000,000	60,000,000	120,000,000
Total sum insured	154,000,000	214,000,000	394,000,000

Options	Annual premium (in LAK)		
All inclusive	422,000	563,000	877,000
Superior	330,000	441,000	773,000
Essential	309,000	408,000	705,000
Basic	254,000	330,000	561,000

❖ Premium calculation:

The calculation depend on:

- ✓ The type of business
- ✓ Structure of your house (concrete or wooden);
- ✓ The location of your house (isolated or with neighbors closer than 10 m.);
- ✓ The amount you want to insure (corresponding to the building and/or contents, equipment and stocks estimated value).

Further more information, please contact Allianz Insurance Laos Co., Ltd agent near you

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