

Enterprise Risk Beyond Fire Protection: Comprehensive SME Safeguards & Risk Management

除了防火，做生意还要防什么？
SME 全方位保障



Conventional Thinking 常规想法

"With fire insurance, the enterprise is safe"
Most companies only
focus on damage to tangible assets.

“买了火险就安全”
大部分企业只关注有形资产的损毁。



True Exposure 真实风险

Beyond disasters, intangible risks
in daily operation
除了灾害，日常经营中隐藏着更大的无形危机
：

1. Cash Flow & Financial Risks
资金与财务风险
2. Liability & Governance Risks
责任与治理风
3. Team & Human Capital Risks
团队与人身风险



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SME 风险防护 5 大主区总览

(The 5 Major Protection Pillars)



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Part 1.0 : Property & Asset 物理资产

1) 防天灾 & 扩展附加险

Prevent natural disasters & Special Perils Extensions

水灾

Flood

暴风雨

Storm & Tempest

水管爆裂与水箱溢水

Bursting / Overflowing of Water
Tanks & Pipes

山体滑坡与地陷

Landslide & Subsidence

地震与火山爆发

Earthquake & Volcanic Eruption

车撞树倒

Impact Damage

爆炸

Explosion

飞机坠落与物体撞击

Aircraft Damage

蓄意破坏

Riot, Strike and Malicious
Damage (RSMD)

灌木 / 茅草火灾

Bush / Lalang Fire

防火喷淋系统漏水

Sprinkler Leakage

烟雾照成损坏

Smoke Damage

电器装置条款 B

Electrical Installation Clause B

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烟雾造成损坏例子

SMOKE DAMAGE CASE STUDY

因意外火灾引发的浓烟熏黑、异味及污损。
Blackening, odors, or staining caused by smoke arising from accidental fire.

例子 Case Study 1	例子 Case Study 2
隔壁发生火灾，火势未蔓延至服装店，但浓烟导致定制衣服变黄并沾染烟味、无法出售。服装店老板因有附加烟雾照成损坏保障，可索赔报废损失。 A fire at a neighbouring did not spread to fashion boutique, but smoke ruined custom apparel with severe odours and yellowing. As Smoke Damage was added, the loss of inventory is claimable.	工厂机器短路故障，未引大火，但浓烟沉降在精密电子设备上。设备精洗费用可向保险公司索赔。 An electrical fault in factory machinery caused heavy smoke without a major fire, contaminating nearby precision electronics. The specialized cleaning costs are claimable.

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电器装置条款 B 例子

ELECTRICAL INSTALLATION CLAUSE B CASE STUDY

当电气设备因内部电路问题（如短路、过载或电弧）引发火灾时，赔偿该电气设备本体的火烧损坏。
It covers fire damage to the electrical equipment/installation itself when a fire is ignited by internal electrical faults (such as short circuits, overrunning, or arcing).

损毁部位 / Damaged Property	没有 Clause B / Without Clause B	有 Clause B / With Clause B
配电箱/设备本体 The DB Board/Equipment itself	✖ 不赔 视为内部电器故障引起的本体损毁 ✖ Excluded (Treated as internal electrical breakdown)	✔ 可以赔 已扩展保障本体火烧损毁 ✔ Covered (Extended to cover fire damage to the unit)
被火势波及的周边货物与厂房 Surrounding stock & building	✔ 可以赔 火灾衍生损毁 ✔ Covered Consequential fire damage	✔ 可以赔 火灾衍生损毁 ✔ Covered Consequential fire damage

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Part 1.1 : Business Continuity 业务连续性

2) 防停工- 火災間接損失險

Prevent Business Interruption - Fire Consequential Loss

火灾或水灾后停工整修期间“零收入”
"Zero income" during renovation after fire or flood

毛利
Gross Profit

审计费
Audit Fee

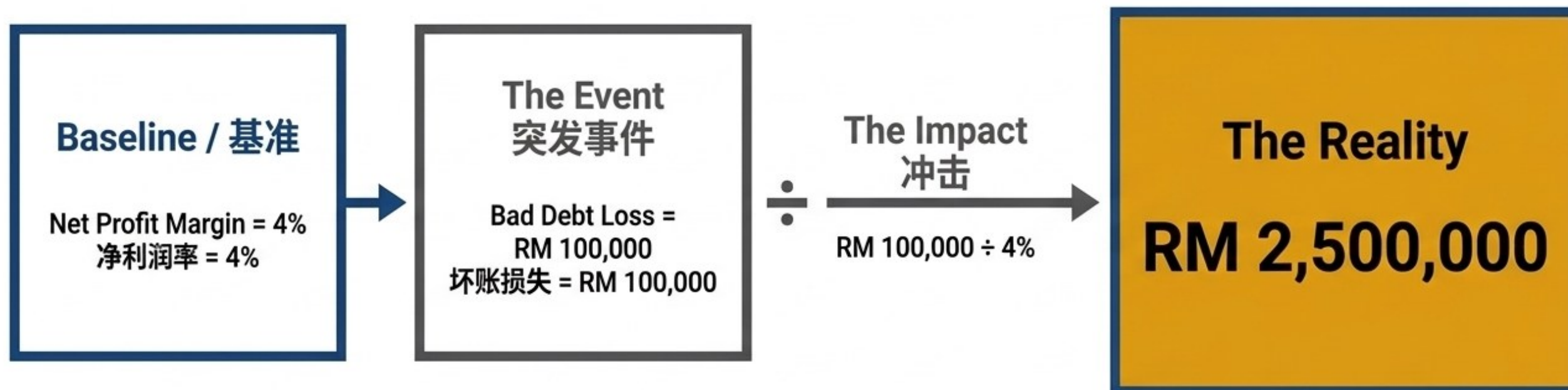
薪水支出
Wages & Salaries

增加营运成本
Increase Cost of
Working

固定开支
Fixed Operating
Expenses

Part 2.0 : Cash Flow 资金财务

3) 防欠款- 贸易信用保险 Prevent Default Risk – Trade Credit Insurance



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What is Covered? 承保范围

Commercial Risks / 商业风险

Buyer's failure to pay within agreed terms.
买家未能在约定期限内付款。



Insolvency

破产: Total financial collapse.
彻底的财务崩溃。



Protracted Default

逾期拖欠: Severe liquidity or temporary financial problems.
严重的流动性或暂时性财务问题。

Political Risks / 政治风险

Macro-level disruption, especially for export-oriented businesses.
宏观层面的中断，特别是对出口导向型企业。



War & Instability

战争与动荡: Civil war, riots, strikes.
内战、暴动、罢工。



Government Intervention

政府干预: Embargos, quotas, or cancelled contracts by foreign governments.
外国政府的禁运、配额或取消合同。

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Part 2.1 : Financial Security 供应链保护

4) 防盗现金- 现金险

Prevent Money Loss – Money Insurance

1. 防途中被抢 / 被盗

1. Money in Transit (MIT)



场景示例:

- 员工/老板从公司拿现金/每日营业额去银行存途中

Example Scenario:

- While employee/owner transports cash/sales proceeds from office to bank

2. 防营业时间内被劫

2. Money on Premises (Business Hours)



场景示例:

- 白天营业期间, 劫匪闯入抢走收银机内现金

Example Scenario:

- While open for business, robber steals cash from register

3. 防营业时间外保险柜被撬

3. Money in Locked Safe (Out of Hours)



场景示例:

- 下班后/半夜, 贼人撬开/搬走公司保险柜

Example Scenario:

- After hours/overnight, thief prying open/removing company safe

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Part 2.1 : 供应链保护 Financial Security

5) 防小偷- 盗窃破坏

Prevent Theft & Forced Entry – Burglary Insurance

- 保障因破坏性入侵(撬门、砸窗)导致的货物/设备及损失
- Protects against loss of goods/equipment due to destructive entry (forced doors, broken windows).



✓ 有得赔 / ✓ COVERED

半夜贼人撬门进入，搬走 RM 50,000 电脑与存货（有强行撬入痕迹）。

Midnight thief pried open iron gate and lock, removing RM 50,000 compute computers and inventory (with visible Forcible Entry marks).



✗ 没得赔 / ✗ NOT COVERED (Example Scenario)

员工下班忘记锁窗户，贼人爬窗进入（没有强行撬入痕迹）。

Employee forgot to lock window; thief climbed in (no forcible entry marks).



没有破坏/强行撬入
No Signs of Destruction/Forcible Entry

✓ **强行撬入 Forcible Entry 是理赔关键**
Forcible Entry is key to claim approval

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Part 2.1 : Financial Security 供应链保护

6) 防内鬼 – 雇员忠诚保险 Prevent Internal Fraud – Fidelity Guarantee



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Part 2.1 : Financial Security 供应链保护

7) 防运货意外 – 陆运险 & 海运险
Prevent Delivery Risk – Good in Transit & Marine Cargo

Feature 对比项目	Goods in Transit (GIT) 陆运/境内货物运输保险	Marine Cargo Insurance 海/国际货物运输保险
Transport Scope 运输范围	国内或特定陆地边界内（公路与铁路） Domestic or specific inland borders (mainly road & rail transport)	国际与跨国运输（海运、空运/多式联运） International & cross-border transport (sea, air, and multimodal transit)
Primary Coverage 主要保障	陆运事故与损坏（如车祸） Inland transit risks (e.g. road accident)	海上风险与国际运输风险（如沉船） Maritime perils & international transit risks (e.g., shipwreck)
Target Clients 目标客户	国内贸易与本地物流企业 Domestic trade & local logistics companies	进出口商与跨国企业 Importers, exporters & global trade entities

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Part 3.0 : Third Party Liabilities 第三方法律责任

8) 防场所意外 – 公众责任险 Prevent Third Party Liabilities – Public Liability



1. SLIP & FALL ACCIDENTS

场所滑倒/绊倒

- Risk: Customers or visitors slipping on wet floors or tripping over wires in your premises.
- 风险：客户或访客在公司/店面内因地面湿滑或电线绊倒摔伤。



2. PROPERTY DAMAGE DURING OPERATIONS

运营/施工中的财物损坏



- Risk: Damaging third-party vehicles or nearby equipment loading/unloading or installation.
- 风险：装卸货物、安装或施工时不慎损坏第三方车辆或周边设备。

3. FALLING SIGNBOARDS / FIXTURES / 招牌或设施倒塌



- Risk: External signboards or store fixtures falling and injuring pedestrians or vehicles.
- 风险：外墙招牌或店内设施倒塌砸伤路人或损坏车辆。

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Part 3.0 : Third Party Liabilities 第三方法律责任

9) 防员工起诉 – 雇主法律责任 Prevent Workplace Lawsuit – Employer Liability

Core Coverage | 核心保障:

Legal Defence Costs & Expenses and Legal Compensation including medical bills, loss of earnings, or death benefits
法律诉讼&抗辩费用和法律赔偿包含如医疗费、误工费或抚恤金等

Common Claim Scenarios 常见索赔场景

Unsafe Work Environment & Machinery | 工作环境/设备不安全

- *Examples:* falls from heights without safety harnesses
- *例:* 高空作业未提供安全带摔伤。

Lack of Safety Equipment or Training | 缺少安全装备或培训

- *Examples:* Injuries caused by unprovided Personal Protective Equipment (PPE) crushing injuries when new staff operate heavy equipment without prior safety training.
- *例:* 未发放防护用品致伤, 或新员工未经过安全培训操作重型设备导致压伤。

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Part 3.0 : Third Party Liabilities 第三方法律责任

10) 防产品出事 – 产品责任险 Prevent Produce Issues – Product Liability



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Part 4.0 : Governance 公司高层治理

11) 防董事高管责任 – 董事与高管责任险
Prevent Executive from Being Held Liable– Director & Officer Liability

For SMEs 中小企业最常见场景	For Pre-IPO / Listed Companies 准备上市/上市公司最常见场景
What happens ? When executives represent the company in signing large contracts or negotiating business partnerships, they provide inaccurate forecasts or information. 事件： 高管在代表公司签署大额合同或商业合作谈判时，提供了不准确的预测或信息。 Claim : Covers legal defense costs and settlement fees 索赔：律师费与赔偿金	What happens : After listing, if performance drops or stock crashes, shareholders launch class-action lawsuits accusing the board of misleading disclosures or omissions in the Prospectus. 事件： 上市后如果业绩大变脸或股价暴跌，股民以招股书披露不实或误导为由，对董事会发起集体诉讼。) Claim : Legal expenses and court settlements 索赔： 承担巨额抗辩与和解费用

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Part 4.1 : Cyber Security 数字安全

12) 防骇客 – 数字安全保险 Prevent Hacking Ransomware – Cyber Insurance

Business Email Compromise 商业邮件诈骗

Fake invoices sent via
hacked email
入侵邮箱发假账单

Claim: Stolen fund
recovery
索赔: 被骗资金损失

Data Breach 数据泄露

Customer/staff privacy
leaked
客户或员工隐私外泄

Claim: Legal fees,
compensation & PR
索赔: 律师费、赔偿
金 & 公关费

Third-Party Liability 第三方责任

Malware spread to
client systems
病毒传染至客户系统

Claim: Client damage
compensation
索赔: 客户损失赔偿

Ransomware Attack 勒索软件攻击

System encrypted
系统被加密瘫痪

Claim: Data recovery &
lost profits
索赔: 数据恢复费 &
停业损失

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Part 5: Employee Protection & Benefits

团队保障&福利



Group Medical / GHS
团体医疗卡



Group PA
团体意外险



Group Term Life
团体人寿保险

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Life Insurance Market Update: More Thoughtful "Silver Generation & Critical Illness Coverage"

**人寿保险市场保障更新——
更贴心的“银发与重疾保障”**



Have you heard of a policy that covers 36 critical illnesses?

你听过 36 种严重疾病保单吗？

Evolution of Critical Illness Coverage 严重疾病保单的演进

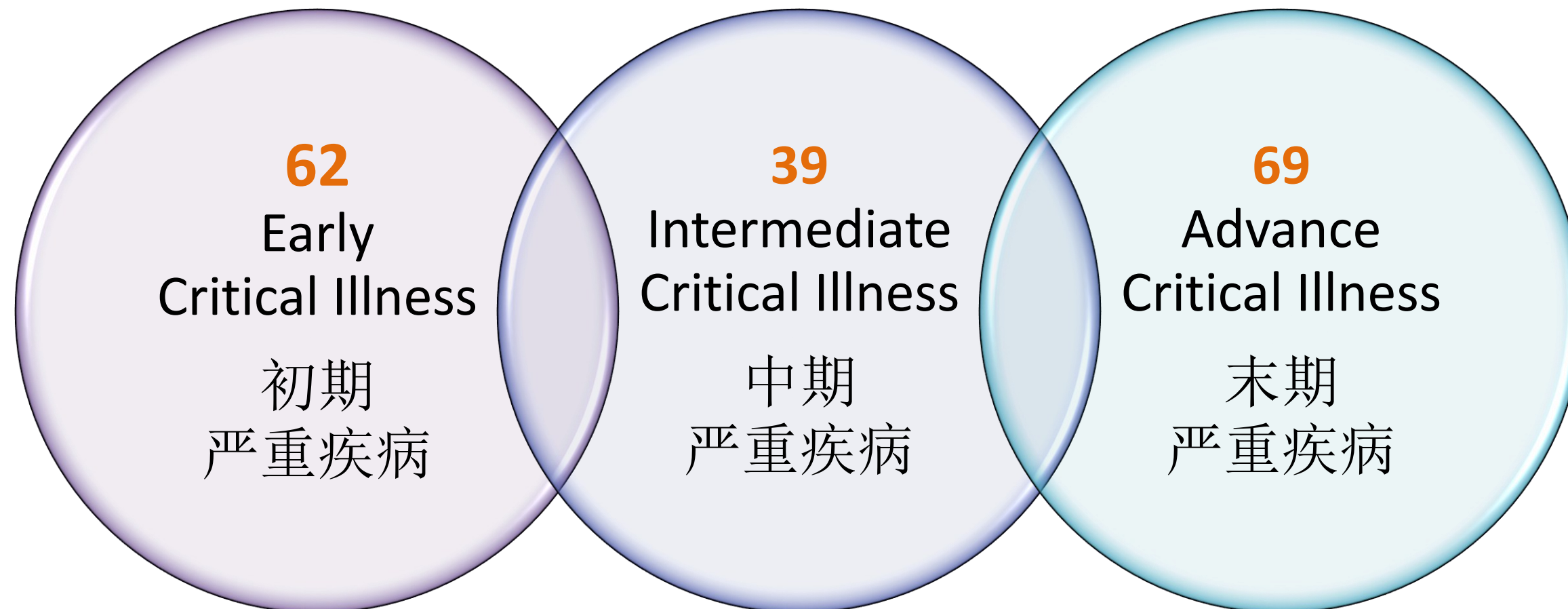


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What is Covered? 承保范围

A. Multi-stage for total 170 CI Conditions 多阶段共 170 个严重疾病条件



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What is Covered? 受保范围

B. Ancillary Benefits for 10 CI Conditions 附加10种严重疾病的辅助



**Angioplasty & Invasive Treatment for
Coronary Artery Disease**
冠状动脉疾病血管成形术
&介入治疗



Mental Illness
精神疾病

- *Severe Major Depressive Disorder (MDD)*
重度抑郁症
- *Severe Obsessive-Compulsive Disorder (OCD)*
重度强迫症
- *Bipolar Disorder* 双相情感障碍
- *Schizophrenia* 精神分裂症
- *Schizoaffective Disorder* 分裂情感性障碍



Diabetes Related Illness
糖尿病相关疾病

- *Surgery for Retinopathy & Limb Amputation Type 2
Diabetic Complications*
2型糖尿病视网膜病变手术&肢体截肢
- *Severe Diabetic Nephropathy resulting in Kidney
Failure* 导致肾衰竭的严重糖尿病肾病
- *Diabetes complicated by a Heart Attack with
permanent reduction of ejection fraction*
糖尿病并发心肌梗塞伴随射血分数永久性降低

Claim Payout Example 理赔赔付示例

Early & Intermediate Stage	早期 & 中期	Payout 赔付额 : 50% of sum insured 的保额
Advance Stage	晚期	Payout 赔付额 : 100% of sum insured 的保额
Angioplasty	血管成形术	Payout 赔付额 : 10% of sum insured 的保额
Mental Illness	精神疾病	Payout 赔付额 : 10% of sum insured 的保额
4 Type 2 Diabetes Related	4种2型糖尿病疾病	Payout 赔付额 : 20% of sum insured 的保额

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Elder Care Benefits & Monthly Disability Income

年老护理福利 & 每月护理收入



**pay-out when can't
perform 3 out of the
following 6 activities.**

**当无法进行以下 6 项
活动中的 3 项时，即
可索赔**

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**“Elder Care & Monthly Disability Income
is not just about money.
It’s about independence and dignity.**

**“老年护理和每月护理收入
不仅仅是关于金钱。
它代表独立和尊严。”**

CONTACT US

CC ADVISORY SDN BHD

HQ

Lot 307A, 3rd Floor, Tower 2, Faber Towers, Jalan
Desa Bahagia, Taman Desa, 58100 Kuala Lumpur.

Contact Details

Eric Tan 012 – 327 7891

Veisna 017 - 380 7308

