

Step With Confidence
Knowing Your Future
is Protected





TAKE THE RIGHT STEP

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BUSINESS PLUS

THE BUSINESS PROTECTION PLAN

If you are a business owner, you know exactly what it takes to get your company off the ground and what it takes to keep it running successfully. Long hours of hard work, determination, planning, training and investment are a part of your everyday life.

But what if something happened that disrupted the growth or even simply the regular operations of your business? What if it were damaged as a result of an unexpected accident or natural disaster?

In most cases, you work hard to see your business flourish because it is a symbol of your achievement in life. But in a practical sense, it is also a vital source of income for you and your family, so you strive to achieve regular profit and growth.

As a business owner, you are at risk to suffer financial losses from unexpected accidents – whether from loss of revenue, a temporary suspension of operations, damaged machinery or other tools for business, or displaced human resources. Your losses could, in the worst circumstances, lead to bankruptcy.

The difference between businesses that overcome disasters and those that are destroyed by them is planning ahead.

By properly insuring your business and the tools and facilities that are vital to your operations, you can rest assured that you will have the financial support you need in a crisis and will be able to recover your losses quickly.

You don't know what tomorrow may bring, but by taking the right step with Allianz Business Plus, you can at least be prepared.

FREQUENTLY ASKED QUESTIONS

Is there a minimum fee?

The sum you pay will be based on the valuation of your business and can start from as low as LE 233 per year. Rates differ based on the sector of business.

How often do I have to pay?

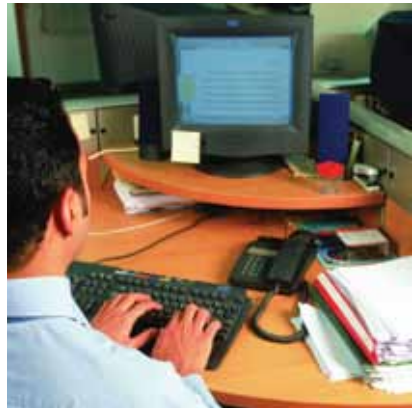
Business Plus is a twelve-month plan, payable just once a year.

What obligations do I have to honor to receive Business Plus coverage?

Allianz is fully committed to protecting your business. However, it is essential that you take practical steps to protect your business as well. Your facilities should be equipped with fire extinguishers, proper locks, and other basic safety equipment.

Did You Know?

Business Plus is only one of Allianz Egypt's programs designed to protect business owners. To find out more about other plans to ensure your financial security or that of your company or your business partners, such as a term insurance or personal long-term savings and investment plans, contact your financial consultant today.



WHY BUSINESS PLUS FROM ALLIANZ?

Allianz Egypt's **Business Plus** offers many competitive benefits to business owners, including:

- Protection against a wide range of accidents.
- The ability to revise and expand your coverage at any time to suit your changing needs.
- Fast and professional service.
- Guaranteed fast and efficient handling of all claims within 5 days after submitting the required documentation.
- A comprehensive and clearly documented contract with no hidden clauses or conditions.
- Peace of mind, knowing that Allianz has a flawless track record on honoring all agreements.
- Discounts on annual renewal for clients who have no claims over the year: 5% first year; 10% second year and 15% for third year.

Did You Know?

Protection is a lot less expensive than you think.

You can get complete coverage for your business for as low as just LE 233 annually

BUSINESS PLUS IN BRIEF

Business Plus is an affordable and comprehensive business protection plan designed to ensure that your business will

be properly secured against accidental damage or destruction.

THE BUSINESS PLUS PACKAGE

ITEMS COVERED IN THE PLAN:

Your business premises plus any fixtures, furniture, office equipment, inventory, and/or merchandise.

ITEMS ARE COVERED IN CASE OF:

- Fire, lightning or explosion.
- Burglary or attempted theft.
- Natural disasters (flood, earthquake, storm).
- Collision or impact from vehicle, aircraft, train or animal.
- Strike, riot or civil commotion.
- Malicious acts (except from employees).
- Bursting of water or gas pipes.
- Glass breakage (Up to LE 30,000).
- Damage to window display or display items (up to LE 5,000).

- Money in cashier up to LE 5,000 (during working hours only).
- Money in safe up to LE 30,000 (24 hrs).
- Falling objects – including trees, branches, lamp posts, fixed radio or TV aerials, or satellite dishes.
- Debris removal.
- Liability to a third-party, building owner or landlord up to LE 100,000.
- Miscellaneous contracting expenses (i.e. architects, surveyors and consulting).
- Damages that occur to the temporarily moved contents in any place inside Egypt resulting from a covered accident.
- Alternative accommodation (Up to LE 2,000 for three months).
- Loss of rent (Up to LE 10,000 for three months).
- Loss of revenue (optional).