



ALPHERA All Risks And Equipment Insurance.

Ultimate Protection For Your Asset Investment.

ALPHERA All Risks Insurance (applicable to static items).

ALPHERA All Risks Insurance provides coverage against loss or damage to the insured property caused by fire, theft or any other accident or misfortune such as below mentioned perils whilst the said property is within the specified risk location.

- Storm
- Flood
- Impact Damage including insured's own vehicle
- Destruction or damage by fire resulting from over-running, short-circuiting, self-heating or leakage of electricity
- Riot, Strike and Malicious Damage
- Bursting or Overflowing of water tanks apparatus or pipes



ALPHERA Equipment Insurance (applicable to mobile equipment).

ALPHERA Equipment Insurance provides coverage against loss or damage to the insured equipment caused by:

- Accidental collision or overturning or collision or overturning resulting from mechanical breakdown or wear and tear
- Fire, external explosion, self-ignition or lightning
- Burglary or theft

If the equipment insured is disabled by reason of loss or damage covered under the policy, the insurer will bear the cost of not exceeding RM500.00 reasonably incurred for its protection and removal to and from the nearest repairer.



High-Performance Benefits.

- No depreciation for new machine for the first year
- Import of replacement parts by airfreight is allowed
- Competitive premium rates
- Speedy claims service with 24 hours helpline
- Assignment of adjuster within 24 hours for claims above RM10,000
- Waiver of adjuster for claims below RM10,000
- Settlement of claims within 14 working days upon receipt of completed claim documents for claims below RM10,000
- Progress payment is allowed for claims above RM 500,000 where the policy liability has been established

For enquiries, kindly contact:

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