SECURE YOUR FUTURE
Operate your business with confidence
Marsh has created insurance solutions that are comprehensive, cost-effective and simple to access.

We concentrate on making sure you have the right insurance in place, so you can do what you do best - manage and grow your business.

**WHY CHOOSE MARSH?**

- Client executives who:
  - Understand your business and your aspirations.
  - Will respond quickly to your evolving coverage needs.
  - Can manage your contract renewals with minimal administration.

- Comprehensive, broadly-termed insurance coverage.
- We negotiate attractive premium rates with underwriters on your behalf – helping you manage your cash flow.
- Simple and fast application and administration.
- Reliable claims administration.

**COMPETITIVE, SMART SOLUTIONS**

No matter the size of your business, when you choose Marsh you gain access to a wide range of market-leading insurance solutions.

Our carefully selected solutions provide you broad coverage, at an affordable price. Pre-agreed service commitments ensure your cover and policy are in place quickly, and your claims are settled promptly.

As a global leader in innovative risk management with over 140 years’ experience, we have harnessed our global knowledge and local expertise to create solutions throughout Asia that address regulatory required insurance cover as well as specialist covers.

**WE WORK FOR YOU**

As an insurance broker, we represent your best interests.

Our role is to help you secure the best insurance coverage for your needs, at the right price. We are not an agent for, and we do not work on behalf of, insurers. Our job is to understand your business and its challenges and ensure it is adequately protected against a variety of risks.

As a broker we have insight into the entire risk market. We have a clear and unbiased view of the most competitive risk and insurance coverages available. Our job is to negotiate the best solutions on your behalf.
SOLUTIONS FOR EVERY ASPECT OF YOUR BUSINESS

**ASSETS**
- **PROPERTY DAMAGE**
  Covers property damage for all accidental physical loss or damage caused by an insured event.
- **MONEY**
  Covers loss of money kept on the insured premises, or in transit anywhere in the country.
- **MOTOR**
  Covers loss of, or damage to, motor vehicles as well as liability to third parties.

**PEOPLE**
- **GROUP TERM LIFE**
  Provides a lump sum benefit upon insured events, such as death, total and permanent disability, or terminal illness.
- **EMPLOYEES' COMPENSATION**
  Covers your employees in the event of bodily injury, illness, disease, or death caused by an accident arising out of, and in the course of employment.
- **GROUP BUSINESS TRAVEL**
  Provides cover for bodily injury and/or related expenses caused by an accident during a business trip.
- **LONG TERM DISABILITY**
  Provides payment of a percentage of an employees’ salary for an agreed period of time.

**BUSINESS ACTIVITIES**
- **PRODUCT LIABILITY**
  Covers your legal liability (whether manufacturer, distributor, supplier, or retailer) against third parties in respect of injuries caused by your products.
- **DIRECTORS & OFFICERS LIABILITY**
  Indemnifies your directors and officers against their personal liability for financial loss suffered by third parties, where that loss arises from a wrongful act committed in their capacity as a director or officer.
- **PRODUCT RECALL**
  Comprehensively covers the costs associated with product recalls, beyond product liability claims.
- **FIDELITY GUARANTEE**
  Covers loss of your money and/or property due to employee fraud or dishonesty.
- **PROFESSIONAL INDEMNITY**
  Covers an individual or your business against claims made by clients for loss or damage due to negligent advice or services.
Let us Make Your Life Easier

Let us show you how to protect your assets, reduce your risks, and strengthen your balance sheet. We’re just a call or click away.

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