

Dear Editor,
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Allianz General advocates flood preparedness with guidelines, coverage for flood protection

Kuala Lumpur, 5 November 2025 – Allianz General Insurance Malaysia (Company) Berhad (Allianz General) urges the public to take proactive measures to prepare for potential floods, with the monsoon season and the La Nina phenomenon already underway.

Malaysia's geographical location makes it particularly susceptible to floods, which can cause extensive damage to properties and infrastructure, and pose significant risks to lives. It is therefore crucial for individuals and businesses to be adequately prepared in the event of flooding.

"We cannot stress enough the importance of being prepared for floods. It is crucial to be aware of the risks and to take the necessary precautions to ensure we stay safe," said Allianz General Chief Executive Officer, Sean Wang. "We are dedicated to providing our policyholders with the resources and support they need to safeguard their assets and ensure their safety during this time."

For commercial and SME policyholders, Allianz General has issued a 'General Flood Guideline' which offers practical operational and business continuity considerations to be carried out prior to, during and after flooding to mitigate the worst effects of flooding.

The Guideline also provides general flood preparedness steps to help commercial and SME policyholders carry out risk assessments, as well as useful contact information for the related government agencies.

Meanwhile, Allianz General's Smart Home Cover offers protection for HouseOwners and/or HouseHolders against 10 types of unexpected events, including floods (excluding loss or damage caused by subsidence or landslip), hurricanes, cyclones, typhoons, and windstorms. This ensures peace of mind for homeowners, knowing their homes are safeguarded against unforeseen events.

Car drivers can opt for Allianz Motor Private Car Comprehensive with Special Perils add-on, gaining protection in the event of floods. As for motorcycle riders, Allianz Motorcycle Plus Comprehensive automatically includes Special Perils coverage for motorcycles that are 250cc and below. For motorcycles above 250cc, a Special Perils add-on can be purchased to ensure flood protection.

Allianz General encourages all residents and businesses to review their current insurance coverage and consider adding flood protection options. By taking proactive steps now, individuals and businesses can significantly reduce the impact of floods and ensure a quicker recovery.

Here are some general tips to stay safe, should flooding occur:

1. Stay informed: Keep updated with the latest weather forecasts and alerts. Utilise apps and websites that provide real-time information on flood risks and warnings.
2. Emergency plan: Develop an emergency plan for your home that includes evacuation routes, communication methods and designated meeting places. Ensure that all family members/housemates are familiar with the plan as well as local evacuation routes outside the home.
3. Emergency kit: Have an emergency kit with essential items such as water, non-perishable food, medication, flashlights, batteries, first aid kit, power bank and important documents, and ensure the kit is stored in an easily accessible location.
4. Avoid floodwaters and power lines: Do not attempt to walk, swim or drive through floodwaters. Stay away from downed power lines and immediately report them to the authorities where possible as they can be extremely dangerous.
5. Insurance coverage: Review your insurance coverage to ensure you have adequate protection for flood damage, particularly if you live in a high-risk area.

To find out more about accessing Allianz General's General Flood Guideline or to learn more about Allianz General's Commercial and SME business policies, contact an Allianz agent today or visit <https://commercial.allianz.com/global-offices/malaysia.html>.

For more information on Smart Home Cover, please visit [Smart Home Cover | Home Insurance | Allianz Malaysia](#); for Motor Private Car Comprehensive and Motorcycle Plus Comprehensive, please visit [Motor Vehicle & Car Insurance Malaysia \(Quote Online\) | Allianz Malaysia](#).

For further information, please contact:

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About Allianz in Malaysia

Allianz Malaysia Berhad (“Allianz Malaysia”), an investment holding company and a subsidiary of Allianz SE, operates through two insurance subsidiaries: Allianz General Insurance Company (Malaysia) Berhad (“Allianz General”) and Allianz Life Insurance Malaysia Berhad (“Allianz Life”). Allianz General is one of the leading general insurers in Malaysia, offering a broad range of services across personal lines, small to medium enterprises, and large industrial risks. For the 2024 financial year, Allianz General’s Gross Written Premiums (GWP) reached RM3.42 billion. Allianz Life offers a comprehensive range of life and health insurance products, as well as investment-linked products. For the 2024 financial year, Allianz Life recorded a GWP of RM3.83 billion, making it one of the fastest-growing life insurers in Malaysia. Allianz Malaysia operates 30 branches nationwide. In 2024, Allianz Malaysia Berhad was named Best Digital Insurer by InsuranceAsia News in the Country Awards for Excellence 2024. Allianz General received the award for General Insurer of the Year by InsuranceAsia News in 2024.

To learn more about Allianz Malaysia, visit allianz.com.my

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About Allianz

The Allianz Group is one of the world's leading insurers and asset managers serving private and corporate customers in nearly 70 countries. Allianz customers benefit from a broad range of personal and corporate insurance services, ranging from property, life and health insurance to assistance services to credit insurance and global business insurance. Allianz is one of the world’s largest investors, managing around 749 billion euros* on behalf of its insurance customers. Furthermore, our asset managers PIMCO and Allianz Global Investors manage about 1.8 trillion euros* of third-party assets. Thanks to our systematic integration of ecological and social criteria in our business processes and investment decisions, we are among the leaders in the insurance industry in the Dow Jones Sustainability Index. In 2024, over 156,000 employees achieved total business volume of 179.8 billion euros and an operating profit of 16.0 billion euros for the Group.

* As of June 30, 2025.

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