

## Fire Insurance Proposal Form Borang Cadangan Insurans Kebakaran

Cover Note No. / No. Nota Perlindungan : \_\_\_\_\_ Agent's name and Code / Nama Ejen dan Kod : \_\_\_\_\_

| A: Details of Proposer / Maklumat-maklumat Pencadang                            |   |   |   |
|---|---|---|---|
| Name of Proposer:<br><i>Nama Pencadang</i>                                      |   |   |   |
| Correspondence Address:<br><i>Alamat Surat-Menyurat</i>                         |   |   |   |
| Location of Risk(s):<br><i>Lokasi Risiko</i>                                    |   |   |   |
| Occupation / Trade:<br><i>Pekerjaan / Perniagaan</i>                            |   |   | Email Address:<br><i>Alamat Emel</i>  |
| NRIC / Business Reg. No.:<br><i>No. Kad Pengenalan / Pendaftaran Perniagaan</i> |   |   | Telephone No.:<br>No Telefon<br><i>(Office / Mobile / Pejabat / Telefon Bimbit)</i> |
| Period of Insurance:<br><i>Tempoh Insurans</i>                                  | From /<br><i>Dari</i><br><i>(dd/mm/yyyy) / (tt/bb/tttt)</i> | To /<br><i>Sehingga</i><br><i>(dd/mm/yyyy) / (tt/bb/tttt)</i> | Nationality / Passport No:<br><i>Kewarganegaraan / No Pasport</i>                   |

| B: Interest Insured / Kepentingan Yang Diinsuranskan |  |  |
|--|--|--|
| No   | Type of Interest / Jenis Kepentingan   | Sum Insured (RM)<br><i>Jumlah Diinsuranskan (RM)</i> |
| 1.   | On Building (excluding foundation) / <i>Bangunan (tidak termasuk dasar)</i>        |  |
| 2.   | On Plant and Machinery / <i>Loji dan Mesin</i>                                     |  |
| 3.   | On Furniture, Fixtures and Fittings / <i>Perabot, Lekapan dan Pemasangan</i>       |  |
| 4.   | On Stock in Trade consisting of / <i>Stok dalam perniagaan yang meliputi .....</i> |  |
| 5.   | Others (please specify) / <i>Lain-lain (sila nyatakan) .....</i>                   |  |
| <b>Total Sum Insured / Jumlah Diinsuranskan</b>      |  |  |

| C: Additional Perils / Bencana Tambahan   |        |  |  |
|---|--------|--|--|
| <input type="checkbox"/> Aircraft Damage<br><i>Kerosakan oleh Pesawat Udara</i>                               | 0.005% | Impact Damage<br><i>Kerosakan oleh Hentaman</i>  | Spontaneous Combustion<br><i>Pembakaran Spontan</i>  |
| <input type="checkbox"/> Earthquake & Volcanic Eruption<br><i>Gempa Bumi &amp; Letusan Gunung Berapi</i>      | 0.010% | <input type="checkbox"/> i) Excluding Insured's Own Vehicles<br><i>Tidak termasuk Kendaraan Sendiri</i>  | <input type="checkbox"/> i) by Fire only<br><i>Hanya melalui Api</i> 0.081%  |
| <input type="checkbox"/> Storm, Tempest<br><i>Ribut, Taufan</i>   | 0.015% | <input type="checkbox"/> ii) Including Insured's Own Vehicles<br><i>Termasuk Kendaraan Sendiri</i>   | <input type="checkbox"/> ii) Full Cover<br><i>Perlindungan penuh</i> 0.161%  |
| <input type="checkbox"/> Flood<br><i>Banjir</i>   | 0.086% | Bursting or Overflowing of Water Tank Apparatus or Pipes<br><i>Kebocoran atau Limpahan Peralatan Tangki Air atau Paip</i>  | Explosion / Letupan:<br><input type="checkbox"/> i) Industrial without Boilers<br><i>Industri tanpa Dandang</i> 0.006% |
| <input type="checkbox"/> Bush/Lalang Fire<br><i>Kebakaran Belukar/Lalang</i>                                  | 0.005% | <input type="checkbox"/> i) Building exceeding 5 storey (including mezzanine)<br><i>Bangunan melebihi 5 tingkat (termasuk mezanin)</i>                                   | <input type="checkbox"/> ii) Industrial with Boilers<br><i>Industri dengan Dandang</i> 0.008%                          |
| Riot, Strike & Malicious Damage<br><i>Rusuhan, Mogok &amp; Kerosakan disengajakan</i>                         |        | <input type="checkbox"/> ii) Other<br><i>Lain-lain</i>   | <input type="checkbox"/> iii) Non-Industrial without Boilers<br><i>Bukan Industri tanpa Dandang</i> 0.005%             |
| <input type="checkbox"/> i) Residential Properties<br><i>Harta Benda Kediaman</i>                             | 0.010% | <input type="checkbox"/> Damage by Falling Trees or Branches and Objects Therefrom<br><i>Kerosakan oleh Kejatuhan Pokok atau Dahan Pokok dan benda-benda daripadanya</i> | <input type="checkbox"/> iv) Non-Industrial with Boilers<br><i>Bukan Industri dengan Dandang</i> 0.008%                |
| <input type="checkbox"/> ii) Other than Residential Properties<br><i>Selain daripada Harta Benda Kediaman</i> | 0.014% |  | Electrical Installation<br><i>Pemasangan Elektrik:</i><br><input type="checkbox"/> i) Clause A<br><i>Fasa A</i> Nil    |
|   |        |  | <input type="checkbox"/> ii) Clause B<br><i>Fasa B</i> 0.056%  |

**Liberty General Insurance Berhad 197801007153 (44191-P)**  
Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3 Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.

P.O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

Tel: +603 2268 3333 Website: www.kurnia.com

(Service Tax Registration No.: B16-1808-31015443)

**D: Description of Premises / Deskripsi Tentang Premis**

1. For what purpose is the premises occupied?

Apakah tujuan premis diduduki? .....

2. Please describe the construction of the Premises / Sila beri keterangan tentang pembinaan premis tersebut.

 Attached / Bersambung Detached / Berasingan

Age of Building/ \_\_\_\_\_

Year of Construction \_\_\_\_\_

Umur Bangunan/ \_\_\_\_\_

Tahun Pembinaan \_\_\_\_\_

Number of storeys \_\_\_\_\_

Jumlah Tingkat \_\_\_\_\_

Wall / Dinding

 Bricks / Bata Zinc / Zink Concrete / Konkrit Wood / Kayu Cement / Simen Half-Bricks & Half Wood

Separuh Batu-Bata &amp; Separuh Kayu \_\_\_\_\_

 Others (please specify)

Lain-lain sila nyatakan \_\_\_\_\_

Roof / Bumbung

 Tiles / Jubin Zinc / Zink Asbestos / Asbestos Others (please specify)

Lain-lain (sila nyatakan) \_\_\_\_\_

Floor / Lantai

 Wood / Kayu Concrete / Konkrit Others (please specify)

Lain-lain (sila nyatakan) \_\_\_\_\_

**E: Other Information / Lain-lain Maklumat**1. Is there any manufacturing process carried therein? If so, please give details / production flow chart.  Yes / Ya  No / Tidak

Adakah apa-apa proses perkilangan dijalankan di dalam premis? Jika ya, berikan butir-butir / carta aliran pengeluaran.

.....

2. Is there any spray painting process being carried out within the premises? If yes, please specify.  Yes / Ya  No / Tidak

Adakah terdapat sebarang proses penyemburan cat dijalankan di dalam premis tersebut?

Jika ya, sila beri keterangan.

 Spray Painting / Penyemburan Cat Powder Spraying / Penyemburan Serbuk3. Are there any hazardous trades or how long has the premises been occupied by you? If yes, please specify.  Yes / Ya  No / Tidak

Adakah sebarang perniagaan yang dijalankan atau barangan yang merbahaya di simpan?

Jika ya, sila beri keterangan.

.....

4. What is the nature of goods stored at the premises?

Apakah jenis barangan yang disimpan di dalam premis tersebut?

.....

5. How long have you been conducting business in the premises?

Sudah berapa lamakah anda menjalankan perniagaan di premises?

.....

6. Are you the tenant, owner occupier or non-occupying owner of the building?

Adakah anda menyewa, pemilik atau pemilik tidak menghuni bangunan?

.....

7. Have you alone or in partnership, conducted business elsewhere? If yes, please provide address and nature of business/trade.  Yes / Ya  No / Tidak

Adakah anda bersendirian atau terlibat dalam perkongsian, menjalankan perniagaan di tempat lain?

Jika ya, sila beri keterangan.

.....

8. Is there any other insurance in force on the same property? If yes, please give details.

Adakah terdapat sebarang insurans berkuatkuasa ke atas harta benda yang sama? Jika ya, sila beri keterangan.

 Yes / Ya  No / Tidak

.....

9. Has any insurer ever / Pernahkah syarikat insurans lain

a. declined your proposal? / menolak cadangan insurans anda?

 Yes / Ya  No / Tidak

b. refused to renew your policy? / enggan membaharui polisi anda?

 Yes / Ya  No / Tidak

c. cancelled your policy? / membatalkan polisi anda?

 Yes / Ya  No / Tidak

d. required an increase rate or imposed special terms on renewal? / meningkatkan kadar diperlukan atau mengenakan terma khas ke atas pembaharuan polisi?

 Yes / Ya  No / Tidak

If so, please give details / Jika ya, sila beri keterangan.

.....

10. Have you been previously insured? If yes, please state the existing Insurer and the sum insured?  Yes / Ya  No / Tidak

Pernahkan anda diinsuranskan sebelum ini? Jika ya, nyatakan nama Syarikat Insurans dan Jumlah diinsuranskan.

.....

11. a. Have you ever suffered a loss by fire or any other peril included in this proposal at this or any other premises owned or occupied by you? If so, please give details  Yes / Ya  No / Tidak

*Pernahkan anda mengalami kerugian akibat kebakaran atau apa-apa bencana yang terkandung dalam cadangan ini atau apa-apa premis yang dimiliki atau dihuni oleh anda? Jika ya, sila beri keterangan.*

.....

b. Was the loss insured? / Adakah kerugian diinsuranskan?  Yes / Ya  No / Tidak

c. What is the loss amount and date of loss? / Apakah amaun dan tarikh kerugian?

.....

12. a. Please state the type, make and number of Fire Fighting Equipment / Extinguishers installed in the premises owned or occupied by you?  Yes / Ya  No / Tidak

*Sila nyatakan jenis, buatan dan jumlah Alat Pencegah/Pemadam Kebakaran diletakkan di dalam premis.*

.....

b. Are these appliances inspected regularly? Adakah alat ini diservis dengan tetap?

.....

13. Is the property to be insured charged to any bank? If yes, please give the name and address of the bank.  Yes / Ya  No / Tidak

*Adakah harta benda yang akan diinsuranskan dicagarkan kepada mana-mana bank? Jika ya, sila nyatakan nama dan alamat bank tersebut.*

.....

#### F: Declaration Of Proposer / Pengakuan Pencadang

I/We hereby confirm that I/We have taken reasonable care to answer all the questions herein honestly and to the best of My/Our knowledge, belief and recollection and that I/We shall remain under a continuous duty to inform the Company of any change, amendment or addition to the aforesaid questions until the Policy is issued and comes into effect. I/We understand that the Company may void the policy and reject any claim payable thereunder (whether in whole or in part) in the event of deliberate misrepresentation, misdescription, error, omission or non-disclosure of fact (whether or not there was an inquiry/question raised pertaining to the same) with or without an intention to defraud the Company by Me/Us which would have affected the premium payable or the acceptance of the risk by the Company.

*Saya/Kami mengesahkan bahawa Saya/Kami telah memberi sepenuh perhatian untuk menjawab kesemua soalan yang terkandung secara jujur di sepanjang pengetahuan, kepercayaan dan ingatan Saya/Kami, dan Saya/Kami akan bertanggungjawab untuk memberitahu pihak Syarikat berkenaan sebarang perubahan, pindaan atau penambahan pada soalan di atas sehingga Polisi dikeluarkan dan berkuat kuasa. Saya/Kami faham bahawa Syarikat boleh membatalkan Polisi ini dan menolak sebarang tuntutan (sama ada keseluruhan atau sebahagian) sekiranya berlaku salah nyata, penerangan yang salah, kesilapan, tertinggal atau tidak mendedahkan fakta (sama ada terdapat pertanyaan/persoalan ataupun tidak dikemukakan mengenai yang sama) dengan niat atau tanpa niat untuk menipu Syarikat oleh Saya/Kami yang akan menjejaskan premium yang perlu dibayar atau terhadap penerimaan risiko oleh pihak Syarikat.*

Yes / Ya  No / Tidak

I/We agree that the Company shall have the right to use My/Our data and personal information for the purpose of the insurance operational process which might include transfer of data and personal information to the Company's related companies, subsidiaries and/or its holding company, outsourcing partners, reinsurers and solicitor but not limited to affiliate companies including their outsourcing partners.

*Saya/Kami bersetuju bahawa pihak Syarikat berhak untuk menggunakan data dan maklumat peribadi Saya/Kami bagi tujuan pemrosesan operasi insurans yang mungkin termasuk pemindahan data dan maklumat peribadi kepada Syarikat yang sekutu dengan pihak Syarikat, anak-anak syarikat dan/atau syarikat induknya, rakan kongsi pembekalan luar, penanggung insurans semula dan peguam cara tetapi tidak terhad kepada syarikat-syarikat sekutu termasuk rakan kongsi pembekalan luar mereka.*

Yes / Ya  No / Tidak

I/We further agree that the Company, its partners and its related companies, subsidiaries and/or its holding company can share and use My/Our data and personal information for the purpose of promoting the Company's and its related companies', subsidiaries' and/or its holding company's products, new services and support requirements, and marketing campaigns and activities and commercial transactions.

*Saya/Kami seterusnya bersetuju bahawa pihak Syarikat, rakan niaganya dan syarikat-syarikat sekutu, anak-anak syarikat dan/atau syarikat induk berhak untuk berkongsi dan menggunakan data dan maklumat peribadi Saya/Kami untuk tujuan mempromosikan produk, perkhidmatan baru dan keperluan sokongan, dan kempen dan aktiviti pemasaran dan transaksi komersil yang dikendalikan oleh pihak Syarikat dan syarikat sekutu, anak-anak syarikat dan/atau syarikat induk.*

Yes / Ya  No / Tidak

Date: \_\_\_\_\_  
Tarikh (dd/mm/yyyy) / (hh/bb/tttt)

\_\_\_\_\_  
Signature of Proposer / Tandatangan Pencadang  
(Please affix Company Stamp) / (Sila lampirkan Cop Syarikat)

**Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001**  
**Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan Dan Hasil Daripada Aktiviti Haram 2001**

For Agents/Staff Use Only / Untuk Kegunaan Ejen/Kakitangan Sahaja

In Compliance with Section 16(2) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001, I hereby certify that the Proposer's original NRIC / Business Registration Certificate / Passport was verified and authenticated by me at the Point of Sale.

Menurut Seksyen 16(2) Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, saya dengan ini mengesahkan bahawa Kad Pengenalan (KP) / Sijil Pendaftaran Perniagaan / Pasport asal Pencadang telah disahkan ketulenannya ketika urus niaga dijalankan.

Name of Proposer / Nama Pencadang : \_\_\_\_\_

Cover Note / Policy No. / No. Nota Perlindungan / Polisi: \_\_\_\_\_

VERIFICATION / PENGESAHAN

\_\_\_\_\_  
Signature / Tandatangan

\_\_\_\_\_  
NRIC No. / No. Kad Pengenalan

\_\_\_\_\_  
Name of Agent/Staff / Nama Ejen/Kakitangan

\_\_\_\_\_  
Date / Tarikh (dd/mm/yyyy) / (hh/bb/tttt)

**IMPORTANT NOTICE:**

1. This proposal form is a brief description only. The full details of the Policy coverage are to be found in the Policy.
2. STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, SECTION 129, SCHEDULE 9, PARA 5: It is the duty of the customer to take reasonable care not to make misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
3. Liability does not attach until the proposal has been accepted by the Company.
4. Any changes in the information given must be reported to the Company immediately; otherwise, the Company may reserve the right to decline all liability.
5. Please give a definite answer to each question, dashes are not sufficient.
6. Your premium must be paid within sixty (60) days from the date of commencement of policy coverage in accordance with Premium Warranty Condition.
7. You are advised to read the Product Disclosure Sheet (PDS) before you purchase any product. PDS can be obtained at our website [www.kurnia.com](http://www.kurnia.com)
8. Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**NOTIS PENTING:**

1. Borang cadangan ini hanya ringkasan sahaja. Maklumat terperinci tentang perlindungan polisi boleh didapati di dalam Polisi.
2. MENURUT AKTA PERKHIDMATAN KEWANGAN 2013, SEKSYEN 129, JADUAL 9, PERENGGAN 5: Adalah menjadi kewajipan pengguna untuk mengambil penjagaan munasabah untuk tidak membuat salah nyataan kepada penanggung insurans berlesen semasa menjawab apa-apa soalan yang diperlukan yang berkaitan dengan keputusan penanggung insurans samada untuk menerima atau tidak risiko dan kadar dan terma yang hendak dipakai.
3. Liabiliti adalah tidak ditanggung sehingga cadangan ini diterima oleh Syarikat.
4. Sebarang pertukaran maklumat diberi mesti dilaporkan kepada Syarikat serta-merta; jika tidak, Syarikat berhak menolak sebarang liabiliti.
5. Sila berikan jawapan yang tepat kepada setiap soalan. Tanda sengkang adalah tidak memadai.
6. Premium anda mesti dibayar dalam enam puluh (60) hari dari tarikh permulaan perlindungan polisi mengikut syarat tempoh Waranti Premium.
7. Anda dinasihatkan untuk membaca Lampiran Pemberitahuan Produk sebelum anda memutuskan untuk mengambil mana-mana produk. Lampiran Pemberitahuan Produk boleh didapati melalui laman web kami [www.kurnia.com](http://www.kurnia.com)
8. Liberty General Insurance Berhad dilesenkan dibawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.