Details of Property to be Insured / *Butir-butir Harta Benda yang hendak Diinsuranskan*

IMPORANT NOTICE / *NOTIS PENTING*:-

Disclosure of Material Facts / Pemberitahuan Fakta-fakta Material

Statement Pursuant to Section 149(4) of the Insurance Act 1996, you are to disclose in this proposal form, fully and faithfully, all facts which you know or ought to know , otherwise the policy issued hereunder may be void.

Kenyataan menurut seksyen 149(4) Akta Insurans, 1996, anda perlu memberitahu di dalam borang cadangan ini, secara penuh dan jujur, segala fakta-fakta yang anda tahu atau patut tahu, jika tidak polisi yang dikeluarkan lanjutan darinya boleh menjadi tidak sah.

PREMIUM WARRANTY / *WARANTI PREMIUM*

It is hereby declared and agreed that it is a fundamental and absolute special condition of this contract of insurance the premium due must be paid and received by us before cover commences.

Adalah dengan ini diisytiharkan dan dipersetujui bahawa adalah menjadi keperluan dan syarat khas mutlak kontrak insurans ini bahawa premium yang perlu dibayar mesti dijelaskan dan diterima oleh kami sebelum perlindungan bermula.

My Personal Details / *Butir-butir Peribadi Saya*

Name of Proposer / Nama Pencadang

Correspondence Address / Alamat Surat Menyurat

I.C. No. (New) / No. K P (Baru) – –

Date of Birth / Tarikh Lahir – –

Maritus Status / Taraf Perkahwinan ☐ Single / Bujang ☐ Married / Berkahwin

Tel (Office) / Tel (Pejabat) –

Tel (House) / Tel (Rumah) –

Mobile Phone / Telefon Bimbit –

E-mail / Emel

Occupation/

Period of Insurance / Tempoh Insurans

I would like my policy to commence on / Saya ingin polisi ini berkuatkuasa pada *Day / Hari* *Month / Bulan* *Year / Tahun*

BENEFITS / *BENEFITS*	RM			
	PLAN I/*PELAN I*	PLAN II/*PELAN II*	PLAN III/*PELAN III*	PLAN IV/*PELAN IV*
SECTION 1 / *BAHAGIAN 1*				
Home Contents / *Barangan Rumah*	30,000	50,000	70,000	100,000
Furniture temporarily removed / *Pemindahan sementara perabot*	15%	15%	15%	15%
Damage to Mirror / *Kerosakkan Cermin*	500	500	500	500
Domestic Servant's Property / *Harta peribadi Pembantu Rumah*	Inclusive	Inclusive	Inclusive	Inclusive
Liability within the home premises / *Liabiliti di dalam premis rumah*	50,000	50,000	50,000	50,000
Death Benefit on occurrence of Fire/Theft at Home / *Faedah Kematian akibat Kebakaran/ Kecurian di Rumah*	10,000	10,000	10,000	10,000
SECTION 2 / *BAHAGIAN 2*				
Cash At Home / *Tunai Di Rumah*	500	500	500	500
Repair Of Damaged Doors And Windows / *Membaiki Pintu Dan Tingkap*	1,000	1,000	1,000	1,000
Food In The Refrigerator / Freezer / *Makanan Di Dalam Peti Sejuk*	500	500	500	500
24 Hours Worldwide Personal Accident / *Kemalangan Diri 24 Jam DiSeluruh Dunia*	100,000	100,000	100,000	100,000
Personal Liability / *Liabiliti Diri*	200,000	200,000	200,000	200,000
Cost Of Replacing Lost Legal Documents / *Kos Untuk Menggantikan Dokumen Yang Sah*	1,000	1,000	1,000	1,000
Loss Or Damage To Pedal Cycles / *Kehilangan Atau Kerosakan Kepada Basikal*	300	300	300	300
Guest Personal Effects / *Barang Kepunyaan Peribadi Tetamu*	250	250	250	250
Alternate / Hotel Accomodation / *Pilihan Penginapan Hotel*	3,000	3,000	3,000	3,000
Fire Department Charges / *Bayaran Kepada Jabatan Kebakaran*	500	500	500	500
Removal of Debris / *Pemindahan Keruntuhan Puing*	2,000	2,000	2,000	2,000
Coins, medal and stamp collections / *Pengumpulan Syiling, Pingat Atau Setam*	300	300	300	300
ANNUAL PREMIUM INCLUSIVE OF STAMP DUTY (RM) *PREMIUM TAHUNAN TERMASUK DUTI STAMP*	196.40	276.00	355.60	475.00

Plus Optional Cover (subject to underwriting by the Company. In the event that such option is not approved, the Company shall refund the premium accordingly). Please tick ☑ whichever appropriate.

***Tambah** Perlindungan Pilihan (tertakluk kepada penajaminan oleh Syarikat. Sekiranya pilihan tersebut tidak diluluskan, Syarikat akan membayar balik premium sewajarnya). Sila tanda ☑ mana yang berkenaan.*

	RM			
	PLAN I/*PELAN I*	PLAN II/*PELAN II*	PLAN III/*PELAN III*	PLAN IV/*PELAN IV*
Riot, strike and malicious damage (0.01% of Sum Insured) *Rusuhan, mogok dan kerosakan niat jahat (0.01% daripada Jumlah Diinsuranskan)*	☐ 3.00	☐ 5.00	☐ 7.00	☐ 10.00
Landslip and subsidence (0.081% of Sum Insured) *Penenggelaman dan gelinciran tanah (0.081% daripada Jumlah Diinsuranskan)*	☐ 24.30	☐ 40.50	☐ 56.70	☐ 81.00
Unoccupancy in excess of 90 days (0.05% of Sum Insured) – per month *Rumah tidak didiami lebih daripada 90 hari (0.05% daripada Jumlah Diinsuranskan) – setiap bulan*	☐ RM15.00 X _____ month / bulan = RM _____	☐ RM25.00 X _____ month / bulan = RM _____	☐ RM35.00 X _____ month / bulan = RM _____	☐ RM50.00 X _____ month / bulan = RM _____
Full Theft (excess of RM250) / *Kecurian Penuh*	☐ 75.00	☐ 125.00	☐ 175.00	☐ 25.00
Total Annual Premium Payable (RM) / *Jumlah Pembayaran Premium Tahunan (RM)*				

The indicated premium is only applicable for private dwelling which is constructed of "Class 1A Construction Classifications". It means

1. **External** walls up to to eaves level (excluding windows and doors) to be of brickwork, masonry, concrete, autoclaved aerated concrete,reinforced concrete, hollow blocks, solid blocks and/or slabs not less than 100mm (4 in) thick and/or any other materials having at least 2 hours fire resistance as certified by an AUTHORIZED Body
2. **Floors** to be constructed of reinforced concrete and **Roofs**, the external covering to be entirely of non-combustible materials

The amount of insurance on Platinum, Gold and Silver Articles, Jewellery and Furs is limited to one-third of the Total Sum Insued on Contents. If you wish to insure these items at an amount exceeding the proportion mentioned, please contact the Company directly to arrange for separate cover. Specify below if any article (other than furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment) is of value greater than 5% of the plan chosen under Home Contents Coverage. (Note that value declared below reprepresent part of the Total Sum Insured). Please use separate piece of paper if necessary.

Premium yang dirujuk hanya sah untuk kediaman peribadi yang dibina di bawah "Klasifikasi Pembinaan Kelas 1A". Ini bermakna

1. Dinding **luar** setinggi paras cucur atap (tidak termasuk tingkap dan pintu) mestilah diperbuat dari batu bata, batu, konkrit, konkrit berudara autoclaved, blok berongga, blok keras dan/atau kepingan batu tidak kurang dari 100mm (4 in) tebal dan/atau sebarang bahan lain yang diperakui mempunyai rintangan api sekurang-kurangnya 2 jam oleh Badan PENGUASA.
2. **Lantai** harus dibina daripada konkrit bertetulang dan penutup luar **Bumbung** harus diperbuat sepenuhnya dari bahan yang tidak mudah terbakar.

Nilai insurans pada barangan Platinum, Emas dan Perak, Barang Kemas dan Bulu Binatang adalah terhad kepada satu pertiga (1/3) Jumlah Nilai Insurans Harta Benda Rumah. Jika anda mahu menginsuranskan perkara-perkara ini pada jumlah yang lebih tinggi daripada bahagian yang disebut, sila hubungi Syarikat untuk mengaturkan perlindungan berasingan. Nyatakan di bawah ini barang-barang (selain daripada perabot, piano, organ, kelengkapan rumah, radio, set televisyen, set perakam video, Hi-Fi) yang nilainya melebihi 5% daripada pelan yang dipilih di bawah Perlindungan Harta Benda Rumah. (Sila ambil perhatian bahawa nilai yang disytiharkan di bawah ini mewakili sebahagian daripada keseluruhan Jumlah Diinsuranskan). Sila gunakan kertas yang berasingan jika perlu.

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