

LIBERTY INSURANCE BERHAD (16688-K)

(formerly known as Uni.Asia General Insurance Berhad) 9th Floor, Menara Liberty, 1008 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia. Tel : 03 2619 9000 Fax : 03 2693 0111 www.libertyinsurance.com.my

Fire Insurance Proposal Form

Consumer Insurance Contract

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

ACCOUNT NO. :

In addition to answering the questions in this Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

Non-Consumer Insurance Contract

INTERMEDIARY :

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

POLICY NO. :

PROPOSER'S DETAILS	6 (Pl	ease use BLOCK LETTERS / tick (ee) appropriate box)
Proposer's Name	:	
Nationality	:	[] Malaysian [] Others :
Passport No.	:	Passport expiry date :
Business Registration No.	:	
Proposer's Address	:	Image: Constraint of the second se
Tel No.	:	Office :
rei no.		H/P :
E-mail Address	:	
Name of Mortgagee / Chargee (If applicable)	:	
Period of insurance	:	From : To : To :

GST Registration	:	[]Yes []No	If "Yes", please provide GST No. & Registration date:			:			
SCHEDULE DATA									
Situation of risk	:							Pos	tcode :
Occupied as (please give full description)	:								
		External Wall	Bri [ck]	Stone []		Conc [crete]	Internal Wall :
Construction	construction : Roof – 80% or more Slates Clay made of :- [] []		Concrete tiles []	Co [ncrete]	Metal	Floor :		
		Number of storey							

Item no.	Description of Property	Sum Insured (RM)	
1.	Building(s)		
2.	Loss of Rent @ Month		
3.	Plant and Machinery		
4.	Stock in trade consisting of		
5.	Furniture, fixtures, fittings and office equipment		
6.	Household furniture and Personal effects		
7.	Removal of debris		
8.	Architects, Surveyors & Consulting Engineers fees		
9.	Others :		

BASIC	BASIC COVER : Fire and lightning (subject to the terms, exception and conditions of policy)				
ADDIT	ADDITIONAL PERILS : (please tick hereunder if cover is required)				
	Aircraft Damage.		Strike, Riot & Malicious Damage.		
	Impact Damage (excluding Own vehicles)		Earthquake / Volcanic Eruption.		
	Impact Damage (including Own vehicles)		Storm / Tempest.		
	Explosion.		Flood.		
	Water Damage due to bursting of tanks, pipes, etc.				

GENE	RAL QUESTIONS. (To be answer, wherever is related to the risk.)	
1.	Is your premises / building a	
	a) Detached house?	Yes
	b) Semi-detached house?	Yes
	c) Terraced house?	Yes
	d) Detached bungalow?	Yes
	e) Semi-detached bungalow?	Yes
	f) Terraced bungalow?	Yes
	g) Flat / Maisonette / Apartment / Condominium?	Yes
	h) Others?	Please specify :
2.	How many bedrooms does your premises / building have? (this should include any room originally built to be a bedroom even if now used for other purposes)	Please specify :

3.	In what year was your premises / building built?	Please specify :			
4.	How long have you conducted business at the Premises / Building?				
5.	How are the Premises / Building lighted?				
	a) What is the nature of the goods stored at the Premises / Building?				
6.	 b) Is there any manufacturing process carried on herein? If so, please give details? 				
	a) Is spray painting carried on therein?				
7.	Do you hold a License as is required by Local council or other Authorities for the purpose for which you are occupying the Premises / Building? If not, has your application been declined before or are you in the process of applying for one?	Yes No			
8.	Are there any other occupants of the Premises / Building? If so, please state occupation.	Yes No			
9.	a) What is the approximate distance and occupation of the nearest building?	Please specify :			
	b) If attached to other building, what is their construction and occupation?	Please specify:			
10.	Do you make use of a Boiler in your premises / Building?	Yes No			
11.	Are there any fire extinguishing appliances in your premises / Building? If yes, please give details.	Yes No			
12.	Is there any insurance in force on the same property with this or any other Company? If yes, please give details.	Yes No			
13.	Has any insurer ever				
	a) Declined your proposal?	Yes No			
	b) Refused to renew your policy?	Yes No			
	c) Cancelled your policy?	Yes No			
	d) Required an increased rate or imposed special terms on renewal?	Yes No			
	If so, please give full particulars.				
14.	Have you ever suffered damage by fire or any other peril included in this proposal at this or any other Premises / Building owned or occupied by you?	Yes No			
15.	Is your premises / building:-				
	a) owned and occupied by you?	Yes No			
	b) owned by you and let unfurnished?	Yes No			
	c) owned by you and let furnished?	Yes No			
	d) rented furnished from a private landlord?	Yes No			
	e) rented unfurnished from a private landlord?	Yes No			
16.	Is your premises / building occupied by anyone other than you or your relatives?	Yes No			

18. Will the property be left unoccupied? If yes, for how long? Within 7 days Within 30 da 19. Is your premises / building a weekend or holiday home? Yes No	
	ys Over 30 days
	[]
20. Is your premises / building normally unoccupied throughout the day? Yes No	
21. Please state the total number of occupants of your premises / building.	
22. Please state the number of occupants aged under 18.	
23. Is your premises / building (including garage):	
a) In a good state of repair?	
b) Showing signs of movement (e.g. cracking or bulging of walls) which could be attributable to subsidence, heave or landslip?	
c) In a locality where there is evidence or a history of subsidence, heave, landslip or flooding?	
d) Situated less than ¼ mile/400 metres from the nearest river, watercourse or sea?	
If Yes, please state the height of your home above the normal high water level.	
e) Currently undergoing renovation or construction work?	
f) Fitted with at least one smoke detector?	
24. Has your premises / building (including garage) sustained previous damage by Subsidence, heave or landslip?	
25. To the best of your knowledge, has your property ever flooded within 400m of your property?	go Over 10 years
26. Is your premises / building protected by door and window locks and bolts?	
27. Is your premises / building protected by an intruder alarm system? Yes No	
Have you or anyone living with you made any household (buildings or contents Yes No	
28. Have you or anyone living with you made any household (buildings or contents or personal belongings) claims or suffered any loss or damage - whether insured or not - in the last five years? Yes No Please specify: Have you or anyone living with you suffered any household (buildings or contents or personal belongings) loss or damage – but did not make a claim - in the last five years? Yes No Yes Yes No Yes Yes No	
28. Have you or anyone living with you made any household (buildings or contents or personal belongings) claims or suffered any loss or damage - whether insured or not - in the last five years? Yes No Have you or anyone living with you suffered any household (buildings or contents or personal belongings) loss or damage – but did not make a claim - in the last five years? Yes No	
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 Have you or anyone living with you made any household (buildings or contents or personal belongings) claims or suffered any loss or damage - whether insured or not - in the last five years? Have you or anyone living with you suffered any household (buildings or contents or personal belongings) loss or damage – but did not make a claim - in the last five years? You should include any incidents that resulted in damage to property, items being stolen or injury to other people. You should include these incidents whether or not you made a claim, and whether or not you were paid for that claim. Examples of incidents that insurers need to know about are: any claim, burglary, vandalism, fire, water (e.g leakage, flood, etc.), or storm damage (e.g. hurricane, cyclone, typhoon, windstorm, etc.). You should include losses of personal belongings such as mobile phones, even if no claim was made. Have you or any member of your family sustained any loss or damage or had 	
28. Have you or anyone living with you made any household (buildings or contents or personal belongings) claims or suffered any loss or damage - whether insured or not - in the last five years? Please specify: Have you or anyone living with you suffered any household (buildings or contents or personal belongings) loss or damage – but did not make a claim - in the last five years? Yes No 29. Have you or anyone living with you suffered any household (buildings or contents or personal belongings) loss or damage – but did not make a claim - in the last five years? Yes No 29. Yes No Please specify: Please specify: 29. Have you or any made a claim, and whether or not you were paid for that claim. Examples of incidents that insurers need to know about are: any claim, burglary, vandalism, fire, water (e.g. leakage, flood, etc.), or storm damage (e.g. hurricane, cyclone, typhoon, windstorm, etc.). You should include losses of personal belongings such as mobile phones, even if no claim was made. Please specify: Have you or any member of your family sustained any loss or damage or had claims made against you for the cover being requested during the last 5 years? Yes No 30. If yes, please give details of all incidents whenever they occurred even if not Yes No	

32.	Do you or does any person living in your home smoke?	Yes	No	
33.	Are you or any member of your family engaged in the entertainment profession in any way?	Yes	No	

BANK	RUPTCY		
1.	Have you or anyone living with you ever been made bankrupt? Please Specify:	Yes	No
2.	Has the bankruptcy been discharged? Please Specify:	Yes	No
3.	Have you or anyone living with you been served with any court judgments or other judgments in relation to debt? Please Specify:	Yes	No
4.	Has the judgment been paid? Please Specify:	Yes	No

CONTENTS INSURANCE - CONTENTS VALUE	
How much would it cost to replace the entire contents (including valuables or high-risk items) of your homes as new? Contents are your household goods including furniture, furnishings (such as curtains and carpets) and all the personal property in your home. If you do not insure for the full amount, you may find that in the event of any loss, your claim will not be settled in full. Valuables include items of gold, silver or other precious metal, antiques, clocks, collections (of stamp, coins, medal etc.), furs, jewellery, works of art, watches. High risk items include audio equipment, binoculars and telescopes, musical instruments, photographic equipment, computers, DVD/TV/Video equipment.	

IMPORTANT NOTE (1)

We may ask you additional questions if required.

The questions on this proposal form and any other details we specifically request relate to facts which we consider material to underwriting this insurance. However, because no list of questions can be exhaustive, please consider whether there is any other material information which is known to you which could influence our assessment and acceptance of the risk.

Any other material information provided by the Proposer?

Please specify:

DECLARATION

I/We understand that it is my/our duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I/we hereby declare that I/we have fully and accurately answered the questions above.

Signature of Proposer

Name

NRIC No.

Date

FOR OFFICE USE			
Gross Premium	:		
6% Goods & Services Tax / GST	:		
Stamp duty	:	RM	10.00
Grand Total	:		

* PREMIUM WARRANTY:

The policy is subject to premium warranty which warrants that premium must be paid to insurance company within 60 days from date of effective cover, failing which the policy will be cancelled and the insurance company will be entitled to pro-rata premium.

MARKETING AND CONSENT TO TRANSFER ABROAD
Liberty Insurance Berhad strives to introduce new products and improve services in your best interests. The Personal data may be used by the Liberty Insurance Berhad and their agents, parent company and/or affiliates (within its financial group) to keep you informed by email, telephone, post or by such other means, of services and/or products and would like to know the best way to keep in touch with you.
YES, I wish to be contacted via :
E-mail Telephone Post
No, I do not wish to be contacted for such purpose.
In certain cases, Liberty Insurance Berhad may also share limited personal data with third parties outside its financial group for marketing purposes and may also transfer abroad the personal data to entities outside Malaysia who may act on behalf of Liberty Insurance Bhd and /or any member of the Liberty Mutual Group of Companies provided always that you have expressly consented to our doing so. Please indicate below if you consent to such disclosure.
I agree to Liberty Insurance Berhad disclosing my information to third parties outside its financial group for marketing purposes and to the transfer abroad of my personal data.
Yes No

ACKNOWLEDGEMENT AND CONSENT

I hereby confirm that I have read, understood and agree to be bound by the terms of the Liberty Insurance Berhad Privacy Notice (which is available at <u>www.libertyinsurance.com.my</u> or has been made available to me) and consent to the processing of my Personal data as described in the Liberty Insurance Berhad Privacy Notice and this Proposal Form.

Full Name	:	Signature	:	
Date	:	NRIC	:	

FOR OFFICE USE ONLY – VERIFICATION OF IDENTITY					
In compliance with Section 66(B) and 66(D) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001					
I hereby declare that the Proposer's detail had been verified against the following original documents:					
Please tick ($$) as appropriate.					
National Registration Identity Card (NRIC) Passport.					
Certificate of Registration. Others (please specify)					
Full name : Signature :					
Date : NRIC Number :					
IMPORTANT NOTE (2)					
1. The following persons are authorised to verify the above details					
Staff of Liberty Insurance Berhad as authorized by the Company					
Registered agents of Liberty Insurance Berhad					
2. Copies of documents verified for the following insurance policies must be retained					
 Policies with premiums exceeding RM50,000 per annum in respect of single policies issued to individuals institutions. 					
Policies with premiums exceeding RM100,000 per annum in respect of group policies.					
IMPORTANT NOTE (3)					
Pursuant to the Anti-Money Laundering and Anti-Terrorism Financing (Declaration of Specified Entities and Reporting Requirement) Order 2014 which is issued under Section 66B and 66D of the AMLATFA, all institutions are required to:					
• Freeze without delay all property owned, undertaking owned or controlled directly or indirectly by the specified entity; and/or					

• Reject or block any transaction by the specified entity.