



**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 : 03 2268 3333 Website: www.libertyinsurance.com.my
(Service Tax Registration No.: B16-1808-31015443)

BizCare Proposal Form

Non-Consumer Insurance Contract

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 the 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.

INTERMEDIARY :	ACCOUNT NO. :	POLICY NO. :
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PROPOSER'S DETAILS (Please use BLOCK LETTERS / tick (✓) appropriate box)

Proposer's Name	:	<table border="1" style="width:100%; height: 20px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																																																	
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TYPE OF CONSTRUCTION CLASS

Construction Class (1A) & (1B)

- Class 1A Construction i.e. brick/concrete walls and roofed with non-combustible material. / Pembinaan Kelas 1A i.e. dinding bata/konkrit dan berbumbung bahan tidak mudah terbakar.
- Class 1B Construction i.e. partly brick/concrete and partly non-combustible material and roofed with noncombustible material. / Pembinaan Kelas 1B i.e. sebahagian bata/konkrit dan sebahagian bahan tidak mudah terbakar, dan berbumbung bahan tidak mudah terbakar.
- Class 2 Construction i.e. non- combustible material and roofed with noncombustible material. / Pembinaan Kelas 2 i.e. bahan tidak mudah terbakar, dan berbumbung bahan tidak mudah terbakar.

Please specify your choice of plan:

BizCare's Plan	A	<input type="checkbox"/>	B	<input type="checkbox"/>	C	<input type="checkbox"/>
Optional Coverage						
Fire Consequential Loss		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
Fidelity Guarantee		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
Personal Accident		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>

Description of Interest To Be Insured	Sum Insured (RM)
Section 1- Fire	
1. Building (excluding foundation) Renovation, fixtures and fittings	RM
2. On Plant & Machinery including other equipment related to the insured's business	RM
3. Stock-in-trade consisting of _____	RM
4. On furniture, fixtures & fittings including computer, CCTV and office equipment related to the insured's business	RM
5. On removal of debris	RM
6. On Architect's, Surveyor's and Consultant's Fees	RM
7. On 12 Months Rental @ Per Month RM _____	RM
8. Other : Pls specify _____	RM
Total :	RM

Special Perils (please tick where applicable) / *Peril Khusus (Sila tanda di mana berkaitan) :-*

1. Aircraft Damage / Kerosakan akibat Pesawat Udara	8. Earthquake & Volcanic Eruption / Gempa Bumi & Letusan Gunung Berapi
2. Storm & Tempest / Ribut & Taufan	9. Flood / Banjir
3. Explosion (Non-Industrial without Boilers) / Letupan (Bukan-industri tanpa Dandang)	10. Bush / Lalang Fire / Kebakaran Semak / Lalang
4. Subsidence & Landslip / Penenggelaman & Gelinciran Tanah	11. Riot, Strike & Malicious Damage / Rusuhan, Mogok & Kerosakan akibat Niat Jahat
5. Impact Damage / Kerosakan Hentaman	12. Bursting or Overflowing of Water Tanks, Apparatus or Pipes / Letupan atau Limpahan Radas Tangki Air atau Paip
6. Electrical Installations Clause (B) (on Item (c)) /Klausa Pemasangan Elektrik (B) (untuk Perkara (c))	a) Building exceeding five (5) storeys (including mezzanine) / Bangunan melebihi lima (5) tingkat (termasuk tingkat mezanin)
7. Damage by Falling Trees and Branches or Objects Therefrom / Kerosakan oleh Pokok Tumbang atau Dahan atau Objek daripadanya	b) Others / Lain-lain

Section 2- Business Interruption

Item no.	Items to be Insured	Sum Insured (RM)	Indemnity Period
1.	On GROSS PROFIT/ GROSS REVENUE	RM	_____ Months
2.	On TOTAL WAGES for the first..... weeks followed by% for the remainder of the Indemnity Period (See Note 4)	RM	
3.	On Increased of Cost of Working	RM	
4.	On ACCOUNTANTS' CHARGES (See Note 5)	RM	
5.	On STANDING CHARGES	RM	
	Total Sum Insured	RM	

SPECIFIED WORKING EXPENSES – Please indicate Working Expenses to be excluded
(See Note 1) :- *Wages (if insured separately by Item)*

INSURED STANDING CHARGES – Please indicate Standing Charges to be insured
(See Note 1) :- *Directors' Fees and Remuneration; Salaries including National Insurance Contributions; Rents and Rates; Auditors and Legal Fees; Insurance Premiums; Depreciation of Buildings, Machinery, Plant and Motor Vehicles*

Extension

Supplier's Extensions	<input type="checkbox"/>	Public Utilities- One Utilities	<input type="checkbox"/>
Unspecified Supplier	<input type="checkbox"/>	Public Utilities- Two Utilities	<input type="checkbox"/>
Customer's Extension	<input type="checkbox"/>	Public Utilities- Three Utilities	<input type="checkbox"/>
Prevention of Access	<input type="checkbox"/>	Infectious Disease	<input type="checkbox"/>

GENERAL QUESTIONS (All questions must be answered. Please tick (✓) where applicable.)

1. Is there any hazardous trade carried on or near the premises or any other circumstances increasing the risk you now wish to insure against? If yes, please give full particulars. _____	Yes [] No []
2. Is the premise equipped with an intruder alarm system? If "Yes", please state the type and make, types of detecting devices and whether the system is connected to a Central Monitoring System (CMS). _____	Yes [] No []
3. Do you keep a separate record of cash in locked safe and record of stocks in sales books? If "No", please give full particulars how records are kept? _____	Yes [] No []
4. In respect of the risks you wish to insure against, have you ever sustained any loss during the past five (5) years? If "Yes" please state details. _____	Yes [] No []
5. is there any insurance in force covering any of the property to be insured against with this or any other insurance company? If "Yes", please state the total Sum Insured, Policy Number and Name of Insurance Company. _____	Yes [] No []
6. Has the insurance now proposed been declined, cancelled, refused renewal or subjected to special terms or increased premium by any other insurance company? If "Yes", please state the details. _____	Yes [] No []

Payment Method: Cheque/Cash

Cheque to be made payable to *Liberty General Insurance Berhad*

DECLARATION

I/We hereby declare that I/We have fully and accurately answered all the questions above and matters which are relevant to the consideration of my/our proposal have been disclosed. I/We understand that non-disclosure or misrepresentation of a material fact will entitle you to avoid this policy and agree that this proposal form and all written information which is provided are incorporated in and form the basis of any contract of insurance.

Signature of Proposer

Name

NRIC No.

Date

FOR OFFICE USE

Gross Premium : _____

Subject to the prevailing rate as imposed by the Government of Malaysia : _____

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 General 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 General Insurance Berhad* 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 General 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 General Insurance Berhad* Privacy Notice (which is available at www.libertyinsurance.com.my or has been made available to me) and consent to the processing of my Personal data as described in the *Liberty General 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.

- | | |
|---|--|
| <input type="checkbox"/> National Registration Identity Card (NRIC) | <input type="checkbox"/> Passport. |
| <input type="checkbox"/> Certificate of Registration. | <input type="checkbox"/> Others (please specify) _____ |

Full name : _____	Signature : _____
Date : _____	NRIC Number : _____

IMPORTANT NOTE (1)

- The following persons are authorised to verify the above details
 - Staff of *Liberty General Insurance Berhad* as authorized by the Company
 - Registered agents of *Liberty General Insurance Berhad*
- 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 (2)

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.

<p>For Office Use Only</p> <p>Policy No : _____</p> <p>Cover Note Code : _____</p> <p>PIAM Code : _____</p> <p>Basic Rate : _____</p>	<p>Account Code : _____</p> <p>Street Code : _____</p> <p>Construction Code : _____</p>
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INSURANCE AGAINST LOSS OF PROFITS FOLLOWING FIRE EXPLANATORY NOTES

1. **GROSS PROFIT** – The sum to be insured should represent the amount by which

- (i) the sum of the turnover and the amount of the closing stock **SHALL EXCEED**
- (ii) the sum of the opening stock, the amount of stock purchased and the amount of the Specified Working Expenses.

If the selected Indemnity Period is 12 months or less, the annual amount of Gross Profit should be insured; for Indemnity Periods exceeding 12 months the sum insured should represent the anticipated Gross Profit for the period selected.

In the estimation of the Gross Profit the trend of the business should be taken into account, bearing in mind that it is the Gross Profit which would have been earned during the twelve months (or longer indemnity period selected) following a fire, had the fire not occurred, which should be insured.

As an alternative, the sum insured may be based upon the total of the anticipated annual amount of the Insured Standing Charges added to the estimated annual Net Profit (before deduction of any Government taxation on profits). The lists printed opposite of Specified Working Expenses of Insured Standing Charges are intended only as guides. The names of the Charges to be mentioned in the policy wording should correspond with the headings in the accounts of the business.

2. **INDEMNITY PERIOD** – This is the maximum period immediately following a fire during which the policy will provide indemnity under the respective items.

For Items 1 and 2 you should select the period you estimate would be necessary for the business to recover entirely from the effects of any fire.

3. **WAGES**

- (a) **ITEM 1** – If your business is such that all employees would be retained for the full indemnity period, then all wages should be insured under the Gross Profit item either by not including wages as a specified working expense under Item 1 or including wages as a standing Charge under that item.
- (b) **ITEM 2** – If the full cover under note (a) is unnecessary, you may decide to insure the Wages of all the employees for an initial period but thereafter to insure only a percentage of the wage roll for the remainder of the Indemnity Period chosen for the Gross Profit item.

Provided:-

- (i) the indemnity period relating to the Gross Profit cover is 12 months or longer;
- (ii) the initial period where 100% wages cover operates is at least 4 weeks;
- (iii) a minimum of 10% of the total wage roll is to be insured after the initial period;

the most satisfactory cover of this kind is granted by Item 2 under which you have the option, at any time after damage has occurred, of converting the wages cover to 100% of the wage roll for an extended initial period, the cover thereafter being any savings effected during the initial period. Details of cover required under this arrangement should be entered under Item 2 opposite, the sum insured being the wages relating to the indemnity period selected for Item 1.

The rebate system also applies to items covering wages and it is recommended that wages sum insured also should include generous margins to allow for increasing trend or special circumstances. In all cases the sum insured should provide for all payments associated with wages such as National Insurance Contributions, Bonuses, Holiday Pay and the like. The initial period of cover should allow for the effects of the Contracts of Employment and the Redundancy Payments Acts.

4. **ACCOUNTANTS' CHARGES** – In the event of a claim under the policy it would be necessary for your Accountants to produce the figures which would be required in the preparation of the claim. Their charges for this work (which would be additional to their normal auditing of the Accounts) can be provided for by a special item, the sum insured representing your estimate of the charges likely to be incurred.

5. **EXTENSIONS** to cover Loss of Profits consequent upon Fire elsewhere than on premises occupied by the Proposer may be incorporated in the insurance.

- (i) Suppliers' premises from which components, goods or materials are obtained or where they are manufactured or processed.
- (ii) Electricity Station, Gas and Water Undertakings from which the Proposer obtains electric current, gas and water.
- (iii) Premises where property of the Proposer is stored.
- (iv) The property of the Proposer whilst in transit.
- (v) Motor Vehicles belonging to the Proposer whilst on the road.
- (vi) Premises where a Contract is being carried out.
- (vii) Preventing or hindering access to the Proposer's premises.