



(JLT2/86) Pindaan 1

JABATAN KEJURUTERAAN
MAJLIS BANDARAYA IPOH

Tarikh Diterima : No. Permit :

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No. Resit Bayaran :

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No. Resit Cagaran :

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PERMOHONAN MENDAPATKAN KELULUSAN SERTA PERMIT BAGI KERJA-KERJA
DI DALAM RIZAB JALAN DI DALAM
MAJLIS BANDARAYA IPOH

Bil. Kami : Tarikh :

Datuk Bandar,
Majlis Bandaraya Ipoh,
Jalan Sultan Abdul Jalil,
30450 Greentown,
Ipoh.

U/P : Jabatan Kejuruteraan
(Bahagian Jalan)

Tuan,

Merujuk kepada perkara di atas, pihak kami memohon kelulusan untuk menjalankan kerja-kerja berikut :

A BUTIR PEMOHON

NAMA : YEOH CHEE SEONG	NO. K/P : 790908-08-6465
JABATAN :	
SYARIKAT : KAWASAN KREATIF SDN BHD	
ALAMAT : NO. 108, JALAN THEATRE, 30300 IPOH, PERAK	
NO.H/P : 016-553 5999	NO.PEJABAT : 05-255 3180

B MAKLUMAT KONTRAKTOR

Syarikat		
Alamat		
Nama Penyelia Tapak		
No. Tel	Bimbit :	Pejabat :
No. Pendaftaran CIDB		
Kelas Kontraktor		
(Sila serahkan satu salinan sijil tersebut)		

C**BUTIR KERJA DAN KADAR FI**

i) Kerja pengorekan dibahu jalan (side-table) :-

Bil	Nama Jalan	Kuantiti (Meter Panjang)	Kadar Semeter Panjang	Harga (RM)
1.			RM 18.00	
			RM 18.00	
			RM 18.00	
JUMLAH				RM

ii) Kerja pengorekan dikawasan jalan (carriageway) /siarkaki jalan (Paved Footpath)

Bil	Nama Jalan	Kuantiti (Meter Persegi)	Kadar Semeter Persegi	Harga (RM)
1.	JALAN PALMA C/9	69.60	RM 100.00	6,960.00
2.			RM 100.00	
			RM 100.00	
JUMLAH				RM 6,960.00

iii) Korekan Micro Trenching :-

Bil	Nama Jalan	Kuantiti (Meter Persegi)	Kadar Semeter Panjang	Harga (RM)
			RM 18.00	
			RM 18.00	
			RM 18.00	
JUMLAH				RM

iv) Kerja pengorekan untuk lain-lain lokasi :-

Bil	Butiran	Kuantiti (Unit)	Kadar (Seunit)	Harga (RM)
1.	Kerja HDD		RM 100.00	
2.	Kerja Naiktaraf Lurang (Manhole)		RM 50.00	
3.	Lurang Baru (manhole)	2	RM 100.00	200.00
JUMLAH				RM 200.00

v) Bayaran Fi Bagi Permit Sementara Meletak Bahan Binaan Dan Jentera :-

Bil	Butiran	Kuantiti	Kadar (Seunit)	Harga (RM)
1.	Bahan binaan atas rizab jalan		RM 18.00/m.persegi	
2.	Alat Jentera atas rizab jalan		RM 18.00/m.persegi	
3.	Penyewaan Petak Letak Kereta		RM 20.00 sehari/ unit	
JUMLAH				RM
JUMLAH KESELURUHAN				RM 7,160.00

Didalam masa kerja dijalankan pihak kami bertanggungjawab sepenuhnya keatas kerja itu dan keselamatan pengguna-pengguna jalan tersebut. Kami akan menyelenggara dengan menimbus bahan timbusan yang diluluskan. Jika kerja tersebut dibuat dikawasan jalan (carriageway) lubang gali yang ditimbus itu akan ditutupi dengan kepingan keluli (m.s plate) atau tampalan setebal 40mm dan memastikan tiada mendapan turapan

D	WANG CAGARAN
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Bil	Butiran	Kadar Cagaran	Tanda Yang Berkenaan (✓)	Nilai Cagaran (RM)
1.	Bayaran fi bawah RM5,000.00	RM500.00		
2.	Bayaran fi antara RM5,000.00 – RM10,000.00	RM2,000.00	/	2,000.00
3.	Bayaran fi RM10,000.00 ke atas	10% dari fi atau RM5,000.00 minima		
JUMLAH				RM 2,000.00

SYARAT CAGARAN

- i) Wang cagaran hanya boleh dituntut selepas Tempoh Tanggungan Kecacatan tamat dan setelah MBI berpuashati ke atas kerja-kerja yang dijalankan oleh pihak tuan.
- ii) Tempoh Tanggungan Kecacatan untuk kerja-kerja tersebut adalah selama 12 bulan bermula dari tempoh siap kerja melalui pengemukakan Borang D (Borang siap kerja)
- iii) Jika didapati pihak tuan gagal mematuhi syarat-syarat dan arahan-arahan seperti di dalam permit yang dikeluarkan, wang cagaran tidak akan dikembalikan sebagai penalti.
- iv) Pemohon perlulah mengemukakan resit asal cagaran, salinan kad pengenalan dan nombor akaun bank bagi proses tuntutan semula cagaran. Sekiranya resit asal telah hilang, Surat Akaun Sumpah perlulah dikemukakan bagi tujuan pengesahan.
- v) Kegagalan pemohon untuk memenuhi mana-mana syarat di atas/gagal membuat tuntutan wang cagaran daripada pihak Majlis dalam tempoh 60 hari dari tarikh surat tamat tempoh tanggungan kecacatan maka wang cagaran tersebut dimasukkan ke akaun Hasil Majlis. Pihak tuan adalah dianggap sebagai enggan menuntut kembali wang cagaran tersebut dan dengan ini adalah tidak lagi berhak untuk membuat sebarang tuntutan berkaitan dengan wang cagaran tersebut.

E	LANJUTAN MASA
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PERMIT LANJUTAN KOREKAN JALAN

- i) Untuk setiap permohonan permit lanjutan pengorekan jalan, bayaran sebanyak RM100.00 akan dikenakan untuk setiap sambungan permit. Permohonan hendaklah dibuat dua (2) minggu sebelum permit tamat tempoh.
- ii) Setiap permit sambungan akan diberikan tempoh lanjutan selama 3 bulan sahaja.

F

PERAKUAN PEMOHON

Saya dengan ini bersetuju akan mematuhi semua syarat-syarat seperti yang dinyatakan diatas dan memperakukan bahawa semua maklumat yang dinyatakan adalah benar.

Tandatangan Pemohon : 

No. K/P : 790908-08-6465

Tarikh : 15-7-2025

Cop Syarikat

KAWASAN KREATIF SDN. BHD.
(408425-K)

No. 108, JALAN THEATRE,
30300 IPOH, PERAK.

Tel: 05-2553180 Fax: 05-2531598

G

PENGESAHAN JABATAN

Tandatangan :

Jawatan :

Tarikh :

Nota: 1) Majlis Bandaraya Ipoh hanya menyediakan kemudahan pembayaran melalui EFT iaitu pembayaran terus ke dalam akaun pembekal / kontraktor. Tiada caj perkhidmatan yang akan dikenakan oleh pihak bank. Cara pembayaran EFT adalah **DIWAJIBKAN** dan mohon pihak kontraktor / pembekal memberikan maklumat seperti nama dan no. akaun bank syarikat. Sila isi maklumat di dalam borang dikepilkan (Borang EFT JLT 2/86)

2) Sila lengkapkan borang permohonan (JLT2/86) Pindaan 1 berserta lapan (8) helai pelan lokasi.



JABATAN KEJURUTERAAN INFRA
MAJLIS BANDARAYA IPOH

No. Fail :
No. Cagaran :
No. Resit / Tarikh :

BORANG WANG CAGARAN BAGI KERJA-KERJA DI DALAM
RIZAB JALAN MAJLIS BANDARAYA IPOH

Tarikh : 15-7-2025

A. Nama Pemohon : Yeoh Chee Seong
No. K/P : 790908-08-6465
(Sila lampirkan salinan kad pengenalan)
Jabatan :
Syarikat : Kawasan Kreatif Sdn Bhd
No. SSM : 199601036072 (408425-K)
(Sila lampirkan salinan SSM)
Alamat : No. 108, Jalan Theatre, 30300 Ipoh, Perak
B. Lokasi Kerja : Jalan Palma C/9, Bandar Sri Botani
C. Tarikh Mula : 01-8-2025
D. Tarikh Siap : 30-8-2025

E. Dengan ini diberitahu pihak tuan adalah diminta mengemukakan wang cagaran berjumlah RM 2,000.00 sebelum permit bagi menjalankan kerja-kerja di dalam rizab jalan MBI diluluskan.

F. Tempoh Tanggungan Kecacatan untuk kerja-kerja tersebut adalah selama 12 bulan bermula padadan akan berakhir pada.....

G. Wang cagaran hanya boleh dituntut selepas Tempoh Tanggungan Kecacatan tamat dan setelah MBI berpuashati ke atas kerja-kerja yang dijalankan oleh tuan.

H. Jika didapati pihak tuan gagal mematuhi syarat-syarat dan arahan-arahan terhadap kerja-kerja yang dijalankan, MBI tidan akan mengembalikan wang cagaran tersebut dan akan digunakan untuk membaiki segala kerosakan di atas rizab jalan.

I. Pihak Majlis akan melaksanakan pemantauan di tapak sebanyak 4 kali setahun sebelum wang cagaran dikembalikan kepada pemohon.

No. Fail :

No. Cagaran :

No. Resit / Tarikh :

**BORANG WANG CAGARAN BAGI KERJA-KERJA DI DALAM
RIZAB MAJLIS BANDARAYA IPOH**

PERHATIAN :

- Pemohon diminta membawa resit asal cagaran dan salinan Kad Pengenalan dan akaun bank dan sekiranya resit asal telah hilang, Surat Akaun Sumpah hendaklah dikemukakan bagi tujuan pengesahan.
- Kegagalan pemohon untuk mematuhi mana-mana syarat-syarat di atas / gagal membuat tuntutan wang cagaran tersebut berjumlah RM 2,000.00..... daripada pihak Majlis dalam tempoh 30 hari dari tarikh surat peringatan tuntutan cagaran, maka wang cagaran tersebut akan dimasukkan ke akaun Hasil Majlis. Pihak tuan adalah dianggap sebagai enggan menuntut kembali wang cagaran tersebut dan dengan ini adalah tidak lagi berhak untuk membuat sebarang tuntutan berkaitan dengan wang cagaran tersebut.

Sekian, terima kasih.

Saya yang menurut perintah,


.....
(Tandatangan Pemohon)

Nama : Yeoh Chee Seong

No. K/P : 790908-08-6465

Nama Bank Syarikat : PUBLIC BANK BERHAD

No. Akaun Bank Syarikat : 3149411817

(Sila lampirkan salinan akaun bank yang diakui sah)

Cop Jabatan / Syarikat : **KAWASAN KREATIF SDN. BHD.**
(408425-K)

No. 108, JALAN THEATRE,
30300 IPOH, PERAK.

Tel: 05-2553180 Fax: 05-2531588



Nama Individu / Syarikat : Kawasan Kreatif Sdn Bhd

Alamat Individu / Syarikat : No. 108, Jalan Theatre, 30300 Ipoh, Perak

:

Tarikh : 15-7-2025

Majlis Bandaraya Ipoh hanya menyediakan kemudahan pembayaran melalui EFT iaitu pembayaran terus ke dalam akaun pembekal / kontraktor. Tiada caj perkhidmatan yang akan dikenakan oleh pihak bank. Cara pembayaran EFT adalah **DIWAJIBKAN** dan mohon pihak kontraktor / pembekal memberikan maklumat seperti berikut :-

Nama Penuh Bank : PUBLIC BANK BERHAD

Nama Akaun : Kawasan Kreatif Sdn Bhd

No. Akaun Bank : 3149411817

(Sila lampirkan salinan akaun bank yang diakui sah)

Alamat Email Pembekal / Kontraktor : pkleehing@gmail.com

Perakuan Syarikat / Pembekal

Saya mengesahkan bahawa semua butiran yang telah dinyatakan adalah benar dan saya bersetuju pembayaran melalui EFT.


KAWASAN KREATIF SDN. BHD.
(408425-K)
No. 108, JALAN THEATRE,
30300 IPOH, PERAK.
Tel: 05-2552180, Fax: 05-2531588

T/Tangan & Cop Syarikat / Jawatan

**KAD PENGENALAN
MALAYSIA
IDENTITY CARD**

790908-08-6465

MyKad 

YE OH CHEE SEONG

NO. 77
DATARAN RAPAT BARU 20
TAMAN LAPANGAN MELODI
31350 IPOH
PERAK

WARGANEGARA
LELAKI



**KETUA PENGARAH
PENDAFTARAN NEGARA**

790908-08-6465-05-01

**Touch
nGO** **MALAYSIA** 

80K



IPOH GARDEN BRANCH
133 & 133A-D
JLN DATO' LAU PAK KHUAN
31400 IPOH PERAK
TEL: 05-5480951

Dilindungi oleh PIDM setakat RM250,000.00 bagi setiap pendeposit.

Protected by PIDM up to RM250,000.00 for each depositor.

300625PBBG06-879 1/9

123
KAWASAN KREATIF SDN BHD
108 JLN THEATRE
30300 IPOH PERAK

CERTIFIED TRUE COPY
for PUBLIC BANK BERHAD/
PUBLIC ISLAMIC BANK BERHAD
Ipoh Garden, Ipoh

PHAN YIN CHIN (MS) 1-5573

PENYATA AKAUN / STATEMENT OF ACCOUNT

Nombor Akaun / Account Number 3149411817
Jenis Akaun / Account Type RM ACE Enterprise
Tarikh Penyata / Statement Date 30 Jun 2025

Branch Manager Banking Services Manager
TEGASAN / HIGHLIGHTS

- Gunakan ATM / Perbankan Dalam Talian PBe untuk GIRO Antara Bank (IBG) atau 'DuitNow Transfer' untuk pembayaran Kad Kredit / Pinjaman / Sewa Beli. Ianya mudah, cepat dan selamat.

Use ATM / PBe Online Banking for Interbank GIRO (IBG) or DuitNow Transfer for Credit Card / Loan / Hire Purchase payments. It is simple, fast and secure.

RINGKASAN / SUMMARY

Baki Penutup / Closing Balance 2,607,494.66
Jumlah Debit / Total Debits 3,467,796.39
Bil. Debit / No. of Debits 185
Jumlah Kredit / Total Credits 4,008,809.58
Bil. Kredit / No. of Credits 13

TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
31/05	Balance From Last Statement			2,066,481.47
01/06	AUTOMATED LOAN PYMT TO 2152152318	9,762.00		2,056,719.47
03/06	DEP-LOC CHEQ 446514 AT J&I		14,760.00	2,071,479.47
	CHQ PROCESS FEE DR	17.50		2,071,461.97
	CHEQUE PROCESS FEE 35@RM0.50			
	CHEQ 234047	1,125.00		2,070,336.97
	CHEQ 234048	53,745.05		2,016,591.92
	CHEQ 234049	13,600.00		2,002,991.92
	CHEQ 234050	68,682.00		1,934,309.92
	CHEQ 234051	105,072.00		1,829,237.92
	CHEQ 234052	6,600.00		1,822,637.92
	Balance C/F			1,822,637.92



IMPORTANT UPDATE

"12-Hour Cooling-Off Period for Increasing FPX or DuitNow Online Banking/Wallets Daily Transaction Limit" via PBe

As part of ongoing effort to strengthen the security of your accounts and protect against unauthorized transactions, increasing FPX DuitNow Online Banking/Wallets daily transaction limits via PBe will be subject to 12-hour cooling-off period.

This will allow time to review and confirm the changes or notify the Bank if the changes were not initiated by you.



SURUHANJAYA SYARIKAT MALAYSIA
COMPANIES COMMISSION OF MALAYSIA



COMPANIES ACT 2016
(ACT 777)

**CERTIFICATE OF INCORPORATION
OF PRIVATE COMPANY**

This is to certify that

KAWASAN KREATIF SDN. BHD.
199601036072 (408425-K)

is, on and from the 1st day of November 1996, incorporated under the Companies Act 1965, and that the company is a company limited by shares and that the company is a private company.

Dated at **WILAYAH PERSEKUTUAN** this 15th day of January 2025.

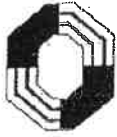


MY2501152976202
Scan to verify

DATUK NOR AZIMAH ABDUL AZIZ
REGISTRAR

A copy or extract issued pursuant to Section 601(2).





LONPAC INSURANCE BHD 199401021735 (307414-T)

Ipoh Office: Lot 12 & 14, Jalan Yeop Abdul Rani, 30300 Ipoh, Perak.
Tel: 05-254 0340 Fax: 05-254 2119, 255 2657 Website: www.lonpac.com
(Service Tax No. : W10-1808-31041975)

CONFIDENTIAL

THE SCHEDULE

Insured's Copy

Class of Policy	: CONTRACTOR'S ALL RISKS	Policy No.	: A/23/EC00/005948/IPH-04
Insured	: Refer Below	Replacing C/Note No	: N/A
Address	: NO. 108 JALAN THEATRE 30300 IPOH	Replacing Policy No	: N/A
		Account No	: A59082/IPH-1 A /
		Date of Signature of Proposal & Declaration	: N/A
Insured (in full)	: KAWASAN KREATIF SDN BHD AS MAIN CONTRACTOR, PK LEE SDN BHD AS PRINCIPAL & ALL OTHER NOMINATED SUB-CONTRACTORS F.T.R.R. & I.		

PERIOD OF COVER	: From	16-08-2023	To	15-08-2025	} (both dates inclusive)
MAINTENANCE / DEFECTS - LIABILITY PERIOD :		16-08-2025	To	15-08-2027	
(Subject to the provisions concerning the Period of Cover)					

		Policy Premium	: RM	7,434.45
Gross Premium	: RM	7,434.45	Service Tax	: RM 446.07
			Stamp Duty	: RM 10.00
Policy Premium	: RM	7,434.45	Total Due	: RM 7,890.52

Replacing Certificate No : N/A

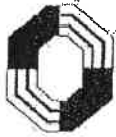
TITLE OF CONTRACT :
 CADANGAN MEMBINA 22 UNIT RUMAH BERKEMBAR 2 TINGKAT DI LOT 334352 (PT 24120) - LOT 334355 (PT 24123), LOT 334357 (PT 24125) - LOT 334362 (PT 24130) & LOT 334366 (PT 24134) - LOT 334377 (PT 24145), BERHAMPIRAN SERI PALMA, BANDAR SERI BOTANI, MUKIM SUNGAI RAYA, DAERAH KINTA, 31350 IPOH, PERAK UNTUK TETUAN PK LEE SDN BHD

SITE OF CONSTRUCTION :
 DI LOT 334352 (PT 24120) - LOT 334355 (PT 24123), LOT 334357 (PT 24125) - LOT 334362 (PT 24130) & LOT 334366 (PT 24134) - LOT 334377 (PT 24145), BERHAMPIRAN SERI PALMA, BANDAR SERI BOTANI, MUKIM SUNGAI RAYA, DAERAH KINTA, 31350 IPOH, PERAK

SECTION I : MATERIAL DAMAGE

INSURED ITEMS	SUM INSURED (RM)
1 Total Contract Value	RM9,293,062.16
2 Materials or Items supplied by the Principal(s)	NOT COVERED
3 Construction Plant And Machinery	NOT COVERED
4 Removal Of Debris	NOT COVERED
5 Professional Fees	NOT COVERED

A/59082/IPH-MOH



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(Service Tax No. : W10-1608-31041975)

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THE SCHEDULE

Insured's Copy

Class of Policy : CONTRACTOR'S ALL RISKS	Policy No. : A/23/EC00/005948/IPH-04
6 Principal's Existing Property Or Property Belonging To Or Held In Care, Custody Or Control By The Insured	NOT COVERED
Total Sum Insured Under Section I	RM9,293,062.16
Limit of Indemnity under Section I in respect of each and every loss or damage and/or series of losses arising out of any one event	
RISK	LIMITS OF INDEMNITY
Earthquake, volcanism, tsunami	RM9,293,062.16
Storm, cyclone, flood, inundation, landslide	
SECTION II : THIRD PARTY LIABILITY Applicable only to the Period of Cover and not during the Maintenance/Defects-Liability Period, as appearing above	
INSURED ITEMS	LIMITS OF INDEMNITY IN RESPECT OF ANY ONE ACCIDENT OR SERIES OF ACCIDENTS ARISING OUT OF ONE EVENT
Bodily injury or illness (whether fatal or not) and/or Property Damage	RM200,000.00 ANY ONE ACCIDENT/EVENT AND UNLIMITED DURING POLICY PERIOD
THE DEDUCTIBLES (EACH AND EVERY LOSS):	
SECTION I : 1) Act of God/Subsidence/Landslip/Landslide/Inundation/Collapse/Upheaval/Flood - RM10,000.00 or 10% of loss whichever is higher on each and every loss 2) Theft RM10,000.00 or 10% of loss whichever is higher on each and every loss 3) Others - RM10,000.00 or 10% of loss whichever is higher on each and every loss	
SECTION II : 1) Vibration/Removal/Weakening of support RM10,000.00 (min) or 10% of loss whichever is higher on each and every loss 2) All types of underground fibre optic cable RM25,000.00 (min) or 15% of loss whichever is higher on each and every loss 3) All types of underground pipes and/or underground facilities - RM10,000.00 (min) or 10% of loss whichever is higher on each and every loss 4) Third Party Property Damage - RM10,000.00 or 10% of loss whichever is higher on each and every loss	
ENDORSEMENTS : This policy is subject to the following Endorsements, Clauses, Warranties and / or Special Exclusion(s) as printed herein or added thereon or attached thereto and form part of this policy.	
COMMUNICABLE DISEASE ENDORSEMENT (LMA 5397)	
1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, claim,	

A/59082/IPH-MOH
23/EC00/May v-1.5.0



LONPAC INSURANCE BHD 199401021735 (307414-T)

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Class of Policy : CONTRACTOR'S ALL RISKS Policy No. : A/23/EC00/005948/IPH-04

cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

All other terms, conditions and exclusions of the policy remain the same.

COVER FOR LOSS OR DAMAGE DUE TO STRIKE, RIOT AND CIVIL COMMOTION (SRCC)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this Endorsement shall mean (subject always to the special conditions hereinafter contained) loss of or damage to the property insured directly caused by

1 the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in condition 2 of the special conditions hereof,

2 the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance,

3 the wilful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out,

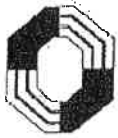
4 the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

Provided that it is hereby further expressly agreed and declared that

1 all the terms, exclusions, provisions and conditions of the Policy shall apply in all respects to the insurance granted by this extension save in so far as the same are expressly varied by the following special conditions, and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,

2 the following special conditions shall apply only to the insurance granted by this extension, and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

A/59002/IPH-MOH
23/EC00/MAY v-1.5.0



THE SCHEDULE

Insured's Copy

Class of Policy : CONTRACTOR'S ALL RISKS Policy No. : A/23/EC00/005948/IPH-04

Special Conditions

1 This insurance shall not cover

a loss or damage resulting from total or partial cessation of work or the retarding, interruption or cessation of any process or operation,

b loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,

c loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building,

d consequential loss or liability of any kind or description, any payments over and above the indemnity for the material damage as provided herein.

Provided nevertheless that the Insurers are not relieved under b or c above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

2 This insurance shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely

a war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,

b mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,

c any act of any person acting on behalf of or in connection with any organization with activities directed toward the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

In any action, suit or other proceeding, where the Insurers allege that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

3 This insurance may at any time be terminated by the Insurers on notice to that effect being given by registered post at the Insured's last known address, in which case the Insurers shall be liable to repay a rateable proportion of the premium for the unexpired term from the date of termination.

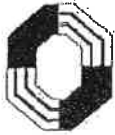
4 The limit of indemnity any one occurrence as stated below shall be understood to limit the indemnity for all loss or damage covered by this Endorsement during a consecutive period of 168 hours.

The aggregate liability of the Insurers during the period of cover of this Policy shall be limited by twice the limit of indemnity any one occurrence.

Limit of indemnity: As per schedule

Deductible: As per schedule

Extra premium: As per schedule



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COVER FOR CROSS LIABILITY

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Third Party Liability cover of the Policy shall apply to the insured parties named in the schedule as if a separate policy had been issued to each party, provided that the Insurers shall not indemnify the Insured under this Endorsement in respect of liability for

- loss of or damage to items insured or insurable under Section I of the Policy, even if not recoverable due to an excess or any limit,
- fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under Workmen's Compensation and/or Employers' Liability insurance.

The Insurers' total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity stated in the schedule.

Extra premium: Nil

CESSATION OF WORKS CLAUSE

Notwithstanding anything stated in the Policy to the contrary, cover under the Policy shall not be suspended in the event of cessation of work by the contractor on the contract site from any cause for a period not exceeding 30 days.

In such event of cessation of work, the Insured shall use diligence and do all things reasonably practicable to protect the Insured property.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that this insurance will not be prejudiced by any inadvertent delay, errors or omissions in notifying the Insurer of any circumstances or events giving rise or likely to give rise to a claim under this Policy.

The Insured is however required to advise the Insurer not later than 30 days after the date of occurrence of the event.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

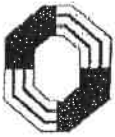
VIBRATION, REMOVAL OR WEAKENING OF SUPPORT

It is agreed and understood that otherwise subject to the terms, exclusion, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, Section II of this insurance shall be extended to cover liability consequent upon loss or damage caused by vibration or by the removal or weakening of support.

Provided always that

- the Insurers will indemnify the Insured in respect of liability for

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- Loss or damage to any property or land or building only if such loss or damage results in the total or partial collapse;
- the Insurers will indemnify the Insured in respect of liability for loss or damage to any property or land or building only if prior to the commencement of construction its condition is sound and the necessary loss prevention measures have been taken;
 - the Insured if required shall before commencement of construction and at his own expense prepare a report on the condition of any endangered property or land or building.

The Insurers will not indemnify the Insured in respect of liability for

- loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution;
- superficial damage which neither impairs the stability of the property, land or buildings nor endangers their users;
- the costs of loss prevention or minimization measures which become necessary during the period of insurance.

Limit of indemnity (any one occurrence): As per Schedule

Total limit of indemnity: As per Schedule

Deductible: As per Schedule

Extra premium: As per Schedule

SPECIAL CONDITIONS CONCERNING PILING FOUNDATION AND RETAINING WALL WORKS

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of expenses incurred

- 1 for replacing or rectifying piles or retaining wall elements a which have become misplaced or misaligned or jammed during their construction;
- b which are lost or abandoned or damaged during driving or extraction;
- or
- c which have become obstructed by jammed or damaged piling equipment or casings;
- 2 for rectifying disconnected or declutched sheet piles;
- 3 for rectifying any leakage or infiltration of material of any kind;
- 4 for filling voids or for replacing lost bentonite;
- 5 as a result of any piles or foundation elements having failed to pass a load bearing test or otherwise not having reached their designed load bearing capacity;
- 6 for reinstating profiles or dimensions.

This endorsement shall not apply to loss or damage caused by natural hazards. The burden of proving that such loss or damage is covered shall be upon the Insured.

SPECIAL CONDITIONS AND EXCLUSIONS REGARDING DEWATERING ENDORSEMENT

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon this insurance shall not indemnify the Insured in respect of

- 1) additional dewatering expenses incurred due to the quantities of water exceeding those originally expected



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- 2) expenses incurred for additional installations and facilities for the discharge of run-off and/or underground water
- 3) loss or damage due to a failure of the dewatering system if such failure could have been avoided by sufficient standby facilities
- 4) expenses incurred for grouting or any other measures to repair or prevent leakage of water into excavations and basements

For the purpose of this endorsement standby facilities shall mean standby pumps and back-up power supply kept on the site at all times. Furthermore, such facilities shall:

- a) be maintained in proper working condition
- b) be run at regular intervals to ensure proper working condition
- c) automatically take over in the event of failure or interruption of the original system.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

NO CLAIM WARRANTY

This Policy does not cover any claim occurring from 16.08.2023 until 24.08.2023.

Subject otherwise to the terms, conditions and exclusions of this Policy.

SPECIAL CONDITIONS CONCERNING UNDERGROUND CABLES (INCLUDING FIBRE OPTIC CABLES), PIPES AND OTHER UNDERGROUND FACILITIES (AMENDED)

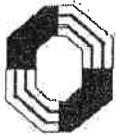
It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured in respect of loss of or damage to existing underground cables (including fibre optic cables) and/or pipes or other underground facilities, provided always that:

- (i) with regard to underground cables (other than fibre optic) and/or pipes or other underground facilities:
 - prior to the commencing any digging or excavation works, the Insured has inquired with the relevant authorities and/or utilities owners about the exact position of such cables, pipes or other underground facilities and takes all necessary steps to avoid damage to same.
- (ii) with regard to fibre optic cables:
 - the Insured has inquired with and obtained written details or plans of the exact position of any underground fibre optic cables from the relevant authorities and/or utilities owners prior to commencing any digging or excavation works; and
 - the Insured has engaged the services of competent person to locate the exact position of the underground fibre optic cables prior to digging or excavation works and also as required during the course of the works and took all necessary steps to avoid contact or impact with the underground fibre optic cables. The Insured shall keep copy of utility mapping report and furnish the information as the Insurer may require.

Claims in respect of loss of or damage to such underground facilities shall be payable after applying a deductible stated below.

The indemnity shall in any case be restricted to the repair costs of such cables, pipes or other underground facilities, any consequential

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damage and penalties being excluded from the cover.
Deductibles: As per Schedule

COVER FOR MALICIOUS DAMAGE ENDORSEMENT

It is hereby declared and agreed that the Insurance under the said riot and strike endorsement shall extend to include malicious damage which for the purpose of this extension shall mean :

Loss or damage to the property insured directly caused by the malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in Special Condition 2 of the said Riot and Strike Endorsement.

But the Insurer shall not be liable under this extension for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt thereof or caused by any person taking part therein.

Provided always that all Conditions and Provisos of the said riot and strike endorsement shall apply to this extension as if they had been incorporated therein.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

EXTENDED MAINTENANCE COVER

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended for the maintenance period specified hereunder to cover loss of or damage to the contract works

- caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract,

- occurring during the maintenance period provided such loss or damage was caused on the site during the construction period before the certificate of completion for the lost or damaged section was issued.

Maintenance cover: As per Schedule

Extra premium: Nil

COVER FOR VEHICLES LICENSED FOR ROAD USE BUT USED AS TOOLS OF TRADE AT SITE ENDORSEMENT

Notwithstanding anything contained in Special Exclusion 4(c) to Section II of the Policy, this Policy is hereby extended to cover the Insured's legal liability for :

- a) accidental bodily injury to or illness of third parties (whether fatal or not)
- b) accidental loss of or damage to property belonging to third parties

arising out of the use of vehicles licensed for general road use whilst used as a tool of trade and/or used as constructional plant and machinery/ equipment occurring within the construction site as prescribed in the Policy Schedule and at the time of such loss and or

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damage, occurring in direct connection with the construction or erection of items insured under Section I during the Period of Cover, provided that such liability is not already insured by any other policy. In instances where a separate Policy shall apply to the loss, this Policy shall apply in excess of the limits provided by the other policy but not exceeding the limits provided by this Policy. The Insurers shall not be liable in respect of loss or damage to any such vehicle.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

CONTRACTORS AND SUB-CONTRACTORS LIABILITY

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon this Policy shall extend to indemnify the Insured against their legal liability to third parties arising from the activities of contractors/sub-contractors employed in the normal course of the Insured Contract Works at the Contract Site provided that no other insurance is in force at that time covering the accident giving rise to such liability for which this endorsement is intended.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

COVER FOR LOADING AND UNLOADING ENDORSEMENT

It is hereby declared and agreed that the insurance by this Policy is extended to cover the legal liability of the Insured in respect of any bodily injury or loss of or damage to property caused or arising from beyond the limits of any carriage way or thorough-fare in connection with :-

- i) the bringing of the load to such vehicle for loading thereon or
- ii) the taking away of the load from such vehicle after unloading therefrom

by any person other than the driver or attendant of such vehicle

PROVIDED ALWAYS THAT the liability of the Insurer under this Policy and endorsement in respect of any bodily injury or loss of or damage to property shall not in any way exceed the limit of indemnity specified in this Policy.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

REINSTATEMENT OF SUM INSURED CLAUSE

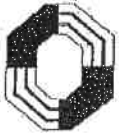
In the event of a loss, the insurance hereunder shall be maintained in force for the full sum insured and the insured shall be liable to pay an additional premium at the rate stated on the Policy calculated on the amount of loss on a pro rata basis from the date of such loss to the expiry of the current period of insurance.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

COVER FOR CONSULTANTS AS THIRD PARTIES ENDORSEMENT

It is hereby declared and agreed that for the purpose of Section II of this Policy, all non-resident architects, consulting engineers, quantity surveyors and other professional consultants and/or their

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representatives engaged in connection with the Insured Contract Works shall be deemed as Third Parties when on site visits performing their duties in connection with the said Insured Contract Works.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

PAYMENT ON ACCOUNT CLAUSE

In the event of a loss which has been ascertained to be a valid claim under this Policy and estimated by the Insurer's representatives to be in excess of the deductible, the Insurers shall upon request from the Insured, make payment to the Insured on account up to 75% of the undisputed amount of the estimated loss in excess of the deductible within 60 days, prior to production of final proof.

Subject otherwise to the terms, conditions, provisions, exclusions and exceptions of the Policy.

WORK AWAY RISK ENDORSEMENT

It is hereby declared and agreed that this Policy is extended to indemnify the Insured in respect of all sums which the Insured shall become legally liable to pay as compensation for accidental bodily injury to third parties or damage to property belonging to third parties caused by the fault or negligence of the Insured's employees whilst engaged in the Insured's business anywhere in Malaysia.

Provided always that the liability of the Insurers under this extension shall not exceed the limits of liability granted under this Policy.

Subject otherwise to the terms, exceptions and conditions of the Policy.

LONPAC INSURANCE BHD

CHUANG CHEE HING
DEPUTY CHIEF EXECUTIVE OFFICER



ELECTRONIC CREDIT PAYMENT

We encourage you to opt for the Electronic Credit Payment (ECP) facility to allow any Premium Refund and/or Claims Payment to be conveniently credited into your bank account.
<https://www.lonpac.com/home/faq#e-payment-facility>

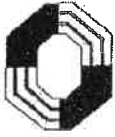
FOR MORE INFORMATION ON OUR NETWORK

Please scan the QR code below for more information on how to contact us and the location of our headquarters and our branches.



Alternatively, you may visit our website at:
<https://www.lonpac.com/contact/our-network>

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If you would like to lodge a complaint, kindly refer to our Complaints Unit:

Correspondence Address : Complaints Unit,
Lonpac Insurance Bhd,
9th Floor, Bangunan Public Bank,
No. 6, Jalan Sultan Sulaiman,
50000 Kuala Lumpur

Telephone : 03-2262 8666, 03-2723 7888
Facsimile : 03-2715 1332
E-mail Address : complaint@lonpac.com

If you are not satisfied with the response or final decision from us, kindly check with our Complaints Unit on the organisation you should refer to : Either the Ombudsman for Financial Services (Tel: 03-2272 2811) or Bank Negara Malaysia (Tel: 1-300-88-5465)

NOTICE / PEMBERITAHUAN

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.

Bagi tujuan dan maksud sekiranya terdapat konflik atau kekaburan berkenaan makna di dalam peruntukan Bahasa Malaysia tentang mana-mana bahagian Kontrak, adalah dipersetujui bahawa Kontrak versi Bahasa Inggeris akan digunakan.

It is particularly requested that this Policy be carefully read and at once returned to the Company should any correction be necessary.

Adalah disarankan Polisi ini di baca dengan teliti dan hendaklah dikembalikan kepada Syarikat dengan segera sekiranya terdapat apa-apa pembedaan yang perlu dibuat.

User ID : PSKOH
Date Issued : 25-08-2023

A/59062/IPH-AMOH
23/EC00/MAY V-1.5.0

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CONTRACTOR'S ALL RISKS POLICY

For Consumer Insurance Contracts (Insurance wholly for purposes unrelated to the Insured's trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in the Insured's Proposal Form (or when the Insured applied for this insurance) and any other disclosures made by the Insured between the time of submission of the Insured's Proposal Form (or when the Insured applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by the Insured shall form part of this contract of insurance between the Insured and Lonpac Insurance Bhd (hereinafter called "the Insurer"). However, in the event of any pre-contractual misrepresentation made in relation to the Insured's answers or in any disclosures given by the Insured, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between the Insured and the Insurer.

For Non- Consumer Insurance Contracts (Insurance for purposes related to the Insured's trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in the Insured's Proposal Form (or when the Insured applied for this insurance) and any other disclosures made by the Insured between the time of submission of the Insured's Proposal Form (or when the Insured applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by the Insured shall form part of this contract of insurance between the Insured and Lonpac Insurance Bhd (hereinafter called "the Insurer"). In the event of any pre-contractual misrepresentation made in relation to the Insured's answers or in any disclosures made by the Insured, it may result in avoidance of the Insured's contract of insurance, refusal or reduction of the insured's claim(s), change of terms or termination of the Insured's contract of insurance.

This Policy reflects the terms and conditions of the contract of insurance as agreed between the Insured and the Insurer.

NOW THIS POLICY OF INSURANCE WITNESSES that subject to the Insured having paid to the Insurers the premium mentioned in the Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Insurers will indemnify the Insured in the manner and to the extent hereinafter provided.

GENERAL EXCLUSIONS

The Insurers will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organisation, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority;
- b) nuclear reaction, nuclear radiation or radioactive contamination;
- c) wilful act or wilful negligence of the Insured or of his representatives;
- d) cessation of work whether total or partial.

e) TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

f) I.T. CLARIFICATION CLAUSE

Property damage covered under this insurance shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this insurance:

- a. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- b. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

In any action, suit or other proceeding where the Insurers allege that by reason of the provisions of Exclusion a) above any loss, destruction, damage or liability is not covered by this insurance the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

g) PROPERTY CYBER AND DATA EXCLUSION (LMA 5401)

(1) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:

- 1.1 Cyber Loss;



Class Of Policy: CONTRACTOR'S ALL RISKS

1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto

- (2) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- (3) This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

- (4) Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- (5) Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- (6) Cyber Incident means:
- 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- 6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- (7) Computer System means:
- 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- (8) Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

LMA5401
11-Nov-19

h) COMMUNICABLE DISEASE ENDORSEMENT (LMA 5397)

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
- 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface of object, solid, liquid or gas or between organisms, and
- 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

i) SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PERIOD OF COVER

The liability of the Insurers shall commence, notwithstanding any date to the contrary specified in the Schedule, directly upon commencement of work or after the unloading of the items entered in the Schedule at the site. The Insurers' liability expires for parts of the insured contract works taken over or put into service. At the latest the insurance shall expire on the date specified in the Schedule. Any extensions of the Period of Insurance are subject to the prior written consent of the Insurers.

GENERAL CONDITIONS

1. The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Insurers.
2. The Schedule and the Section(s) shall be deemed to be incorporated in and form part of this Policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.



Class Of Policy: CONTRACTOR'S ALL RISKS

3. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Insurers to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.
4. (a) Representatives of the Insurers shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Insurers with all details and information necessary for the assessment of the risk.
(b) The Insured shall immediately notify the Insurers by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require, and the scope of cover and/or premium shall, if necessary, be adjusted accordingly.

No material alteration shall be made or admitted by the Insured whereby the risk is increased, unless the continuance of the insurance be confirmed in writing by the Insurers.

5. In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall
- immediately notify the Insurers by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage;
 - take all steps within his power to minimize the extent of the loss or damage;
 - preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers;
 - furnish all such information and documentary evidence as the Insurers may require;
 - inform the police authorities in case of loss or damage due to theft or burglary.

The Insurers shall not in any case be liable for loss, damage or liability of which no notice has been received by the Insurers within 14 days of its occurrence.

Upon notification being given to the Insurers under this condition, the Insured may carry out the repairs or replacement of any minor damage; in all other cases a representative of the Insurers shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected. If a representative of the Insurers does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

The liability of the Insurers under this Policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.

6. The Insured shall at the expense of the Insurers do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Insurers in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Insurers shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Insurers.
7. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the Arbitrators do not agree, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Insurers.
8. If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided herein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.
9. If at the time any claim arises under this Policy there be any other insurance covering the same loss, damage or liability the Insurers shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.

10. DUTY OF DISCLOSURE

Consumer Insurance Contracts

Where the Insured has applied for this insurance wholly for purposes unrelated to the Insured's trade, business or profession, the Insured has a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when the Insured applied for this insurance) i.e. the Insured should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of the Insured's contract of insurance, refusal or reduction of the Insured's claim(s), change of terms or termination of the Insured's contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. The Insured was also required to disclose any other matter that the Insured knew to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied.

The Insured also has a duty to tell the Company immediately if at any time after the Insured's contract of insurance has been entered into, varied or renewed with the Company any of the information given in the Proposal Form (or when the Insured applied for this insurance) is inaccurate or has changed.

Non-Consumer Insurance Contracts

Where the Insured has applied for this insurance wholly for purposes related to the Insured's trade, business or profession, the Insured has a duty to disclose any matter that the Insured knew to be relevant to the Company's 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 the Insured's contract of insurance, refusal or reduction of the Insured's claim(s), change of terms or termination of the Insured's contract of insurance.

The Insured also has a duty to tell the Company immediately if at any time after the Insured's contract of insurance has been entered into, varied or renewed with the Company any of the information given in the Proposal Form (or when the Insured applied for this insurance) is inaccurate or has changed.

SECTION I - MATERIAL DAMAGE

The Insurers hereby agree with the Insured that if at any time during the Period of Cover the items or any part thereof entered in the Schedule shall suffer any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Insurers will indemnify the Insured in respect of such loss or damage as hereinafter provided by payment in cash, replacement or repair (at their own option) up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in any one event the limit of indemnity where applicable and not exceeding in all the total sum expressed in the Schedule as Insured hereby.

The Insurers will also reimburse the Insured for the cost of clearance of debris following upon any event giving rise to an indemnifiable claim under this Policy provided a separate sum therefor has been entered in the Schedule.

**SPECIAL EXCLUSIONS TO SECTION I**

The Insurers shall not, however, be liable for

- a) the deductible stated in the Schedule to be borne by the Insured in any one occurrence;
- b) consequential loss of any kind or description whatsoever including penalties, losses due to delay, lack of performance, loss of contract;
- c) loss or damage due to faulty design, drawings and/or specifications;
- d) the cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/or workmanship;
- e) wear and tear, corrosion, oxidation, deterioration due to lack of use and normal atmospheric conditions;
- f) mechanical and/or electrical breakdown or derangement of construction plant, equipment and construction machinery;
- g) loss of or damage to vehicles licensed for general road use or water borne vessels or aircraft;
- h) loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidences of debt, notes, securities, cheques;
- i) loss discovered only at the time of taking an inventory.

PROVISIONS APPLYING TO SECTION I**MEMO 1 - SUMS INSURED:**

It is a requirement of this insurance that the sums insured stated in the Schedule shall not be less than:

- a) the full value of the contract works at the completion of the construction, inclusive of all materials, wages, freight, customs duties, dues, and materials or items supplied by the Principal;
- b) the replacement value of construction plant, equipment and construction machinery; which shall mean the cost of replacement of the insured items by new items of the same kind and same capacity;

and the Insured undertakes to increase or decrease the amounts of insurance in the event of any material fluctuation in wages or prices provided always that such increase or decrease shall take effect only after the same has been recorded on the Policy by the Insurers.

If, in the event of loss or damage, it is found that the sums insured are less than the amounts required to be insured, then the amount recoverable by the Insured under this Policy shall be reduced in such proportion as the sums insured bear to the amounts required to be insured. Every object and cost item is subject to this condition separately.

MEMO 2 - BASIS OF LOSS SETTLEMENT:

In the event of any loss or damage the basis of any settlement under this Policy shall be:

- a) in the case of damage which can be repaired the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less salvage, or
- b) in the case of a total loss - the actual value of the items immediately before the occurrence of the loss less salvage,

however, only to the extent the costs claimed had to be borne by the Insured and to the extent they are included in the sums insured and provided always that the provisions and conditions have been complied with.

The Insurers will make payments only after being satisfied by production of the necessary bills and documents that the repairs have been effected or replacement has taken place, as the case may be. All damage which can be repaired shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in b) above.

The cost of any provisional repairs will be borne by the Insurers if such repairs constitute part of the final repairs and do not increase the total repair expenses.

The cost of any alterations, additions and/or improvements shall not be recoverable under this Policy.

MEMO 3 - EXTENSION OF COVER:

Extra charges for overtime, nightwork, work on public holidays, express freight are covered by this insurance only if previously and specially agreed upon in writing.

SECTION II - THIRD PARTY LIABILITY

The Insurers will indemnify the Insured up to but not exceeding the amounts specified in the Schedule against such sums which the Insured shall become legally liable to pay as damages consequent upon

- a. accidental bodily injury to or illness of third parties (whether fatal or not)
- b. accidental loss of or damage to property belonging to third parties occurring in direct connection with the erection, construction or testing of the items insured under Section I and happening on or in the immediate vicinity of the site during the Period of Cover.

In respect of a claim for compensation to which the indemnity provided herein applies, the Insurers will in addition indemnify the Insured against

- a. all costs and expenses of litigation recovered by any claimant from the Insured, and
- b. all costs and expenses incurred with the written consent of the Insurers,

provided always that the liability of the Insurers under this Section shall not exceed the limits of indemnity stated in the Schedule.

SPECIAL EXCLUSIONS TO SECTION II

The Insurers will not indemnify the Insured in respect of

1. the deductible stated in the Schedule to be borne by the Insured in any one occurrence;
2. the expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy
3. damage to any property or land or building caused by vibration or by the removal or weakening of support or injury or damage to any person or property occasioned by or resulting from any such damage (unless specially agreed upon by endorsement);
4. liability consequent upon:
 - a. bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;
 - b. loss of or damage to property belonging to or held in care, custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or an employee or workman of one of the aforesaid;
 - c. any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
 - d. any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.



Class Of Policy: CONTRACTOR'S ALL RISKS

SPECIAL CONDITIONS APPLYING TO SECTION II

1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Insurers who shall be entitled, if they so desire, to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Insurers may require.
2. The Insurers may so far as any accident is concerned pay to the Insured the limit of indemnity for any one accident (but deducting therefrom in such case any sum or sums already paid as compensation in respect thereof) or any lesser sum for which the claim or claims arising from such accident can be settled and the Insurers shall thereafter be under no further liability in respect of such accident under this Section.
3. The Insurer shall not be liable to pay for:
 - a. Compensation for damages in respect of judgement not delivered or obtained from a court of competent jurisdiction within Malaysia, Singapore or Brunei
 - b. Cost and expenses of litigation recovered by any claimant from the Insured which are not incurred in and recovered in Malaysia, Singapore or Brunei.

Version No. 23/PR/NT/NC/EC00/Jan v-3.0.0 (dated 01/01/2023)

A/69082/PH-MOH

23/EC00/May v-1.5.0



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Version No. 23/P/ IC/EC00/Jan v-3.0.0 (dated 01/01/2023)

A/59082/IPH-MOH

23/EC00/May v-1.5.0



LONPAC INSURANCE BHD 199401021735 (307414-T)

CONFIDENTIAL

Insured's Copy

**KAWASAN KREATIF SDN BHD AS MAIN
CONTRACTOR, PK LEE SDN BHD AS
PRINCIPAL & ALL OTHER NOMINATED**

**NO. 108
JALAN THEATRE
30300 IPOH**



Policy No. : A/23/EC00/005948/IPH-04

Account No. : A59082/IPH-1

PRIVACY POLICY

For information on our privacy policy, please visit our website <https://www.lonpac.com/home/privacy-policy>
Bagi maklumat mengenai polisi privasi kami, sila lawat laman web kami <https://www.lonpac.com/home/privacy-policy>

PRODUCT DISCLOSURE SHEET

For general information on our products, you can refer to the Product Disclosure Sheet at <https://www.lonpac.com/downloads#product-disclosure-sheets>
Bagi maklumat am mengenai produk kami, sila rujuk Lembaran Pendedahan Produk di <https://www.lonpac.com/downloads#product-disclosure-sheets>



LONPAC INSURANCE BHD 199401021735 (307414-T)

CONFIDENTIAL

Ipoh Office: Lot 12 & 14, Jalan Yeop Abdul Rani, 30300 Ipoh, Perak.
Tel: 05-254 0340 Fax: 05-254 2119, 255 2657 Website: www.lonpac.com
(Service Tax No. : W10-1808-31041975)

INVOICE INVOIS

Insured's Copy

Name : KAWASAN KREATIF SDN BHD AS MAIN CONTRACTOR, PK LEE SDN BHD AS PRINCIPAL & ALL OTHER NOMINATED
Nama

Policy No. : A/23/EC00/005948/IPH-04
No. Polisi

Address : NO. 108 JALAN THEATRE 30300 IPOH
Alamat

Invoice No. : A23EC00005948IPH
No. Invois

Date : 25/08/2023
Tarikh

Account No : A59082/IPH-1
No Akaun

Class of Policy : CONTRACTOR'S ALL RISKS
Jenis Insurans

Inception Date Of Policy : 16/08/2023
Tarikh Mula Polisi

No.	Description	Total (RM)
1	Gross Premium <i>Premiun Kasar</i>	7,434.45
2	Bank Charges <i>Caj Bank</i>	0.00
3	Service Charges <i>Caj Perkhidmatan</i>	0.00
4	Total (excluding Service Tax) <i>Jumlah (tidak termasuk Cukai Perkhidmatan)</i>	7,434.45
5	Service Tax <i>Cukai Perkhidmatan @ 6.00 %</i>	446.07
6	Stamp Duty <i>Duti Setem</i>	10.00
7	Total Due <i>Jumlah Perlu Dibayar</i>	7,890.52

Please scan the QR code below for online payment



Billers Code: 6288
Ref-1: A23EC00005948IPH04
Ref-2: A59082IPH1

JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account

CHUANG CHEE HING
DEPUTY CHIEF EXECUTIVE OFFICER

IMPORTANT NOTE *NOTA MUSTAHAK*

PREMIUM DUE (NON - MOTOR) MUST BE PAID WITHIN 60 DAYS FROM THE INCEPTION OF THIS POLICY/ENDORSEMENT
PREMIUM PERLU DIBAYAR (KECUALI MOTOR) MESTI DIJELASKAN DALAM MASA 60 HARI DARI TARIKH MULA POLISI/PENGENDORSAN INI.

MODE OF PAYMENT *CARA PEMBAYARAN*

JomPay - Please refer details above.
Sila rujuk butiran seperti di atas.

Credit Card Payment - Please charge to my credit card account:
Bayaran Kad Kredit - Sila caj akaun kad kredit saya

Visa / Visa Master Card / Kad Master

Name of Card Holder / *Nama Pemegang Kad:* _____

Amount (RM) / *Amaun (RM):* _____

Card No.: -----

No. Kad

Card Expiry Date: ---
Tarikh Luput Kad M M - Y Y

Other Payment Channels

Saluran Bayaran Lain

(Please login to www.lonpac.com for details)

• Lonpac Website www.lonpac.com

• Bill payment via www.pbepbank.com

• IBG to CIMB Virtual Account allotted to you

• Cheque/Bank Draft/Postal Order

• Bank in cheque to PBB Account

No.3999208833 at Public Bank counter

Signature of Card Holder / *Tandatangan Pemegang Kad* Name / *Nama:* _____ NRIC No. / *No. KP:* _____

Date / *Tarikh:* _____

Payment Slip

A59082IPH-MCH

23/EC00/May v1.5.0



LONPAC INSURANCE BHD 199401021735 (307414-T)

Ipoh Office: Lot 12 & 14, Jalan Yeop Abdul Rani, 30300 Ipoh, Perak.
Tel: 05-254 0340 Fax: 05-254 2119, 255 2657 Website: www.lonpac.com
(Service Tax No. : W10-1808-31041975)

CONFIDENTIAL

Welcome to Lonpac!

Dear Valued Customer,

Thank you so much for insuring with Lonpac. We appreciate that when it comes to insurance, you think of us.

We are making every effort to make it simple and secure for our customers to do business with us online. For a start, our self-service **Lonpac ezPortal** gives you access to your policy information and online services at anytime, anywhere, such as:

- a. View and download your policy
- b. Renew or submit change request for a selected class of insurance
- c. Check your claim status

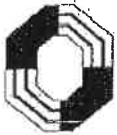
Visit **Lonpac ezPortal** now at www.ezlonpac.com! Registering for an account is super easy.

We have also made buying insurance online so easy with only a few clicks. Enjoy lower premiums, immediate coverage, convenient payment (credit cards, online banking, eWallet) and other benefits. Check out our online products as stated below at www.lonpac.com:

- a. Motor ezSecure – Comprehensive
- b. Travel ezSecure

We hope your experience with us will be awesome. Call us if you have any enquiries, we would love to hear from you.

Once again, thank you. We treasure your support.



LONPAC INSURANCE BHD 199401021735 (307414-T)

CONFIDENTIAL

Ipoh Office: Lot 12 & 14, Jalan Yeop Abdul Rani, 30300 Ipoh, Perak.
Tel: 05-254 0340 Fax: 05-254 2119, 255 2657 Website: www.lonpac.com
(Service Tax No. : W10-1808-31041975)

PRIVACY POLICY

The personal data you have provided to Lonpac Insurance Bhd ("Personal Data") will be processed for the purpose of processing your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, "Purpose").

Although you are not obliged to provide us with your Personal Data, we will not be able to process your application for insurance cover or process your claim if you fail to provide all requested information.

Your Personal Data may be disclosed to any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry.

We may also disclose your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose your Personal Data to any third party or that we would have had your consent for such disclosure if you had known of the same, and/or if the disclosure is in the public interest.

Please be informed that your Personal Data may also be transferred to companies which may be located outside Malaysia for the Purpose.

You may make inquiries, complaints or request for access to or correction of your Personal Data or limit the processing of your Personal Data at any time hereafter by submitting such request to:

Data Protection Officer
Address:
Lonpac Insurance Bhd
P.O. Box 10708
50722 Kuala Lumpur
Telephone : 03-2262 8688
Facsimile : 03-2715 1332
E-mail : customerservice@lonpac.com

We trust that you will consent and agree to the terms above with respect to the processing of your Personal Data.

POLISI PRIVASI

Data peribadi yang anda beri kepada Lonpac Insurance Bhd ("Data Peribadi") akan diproses untuk tujuan memproses permohonan/cadangan insurans, penyediaan produk atau perkhidmatan berkaitan insurans atau sebarang penambahan, pindaan, perubahan, pembatalan, pembaharuan atau penyambungan, pelaksanaan penyelidikan statistik/aktuari atau kajian data, promosi produk dan perkhidmatan dan untuk tujuan lain yang berkaitan (secara bersama, "Tujuan")

Walaupun anda tidak diwajibkan untuk memberi kami Data Peribadi anda, kami tidak dapat memproses permohonan anda untuk perlindungan insurans atau memproses tuntutan jika anda tidak memberikan semua maklumat yang diminta.

Data Peribadi anda mungkin didedahkan kepada mana-mana syarikat berkaitan atau mana-mana syarikat lain yang menjalankan perniagaan berkaitan insurans semula atau syarikat perantara atau tuntutan atau penyiasatan atau penyedia perkhidmatan lain dan kepada mana-mana persatuan, persekutuan atau organisasi syarikat insurans serupa yang wujud atau yang ditubuhkan dari semasa ke semasa untuk Tujuan tersebut atau untuk memenuhi fungsi perundangan atau peraturan atau diperlukan dengan sewajarnya demi kepentingan industri insurans.

Kami juga mungkin mendedahkan Data Peribadi anda apabila pendedahan sedemikian diperlukan di bawah undang-undang, atas arahan mahkamah atau menurut garis panduan yang dikeluarkan oleh pihak berkuasa kawal selia atau pihak berkuasa lain, jika kami percaya bahawa kami mempunyai hak di bawah undang-undang untuk mendedahkan Data Peribadi anda kepada mana-mana pihak ketiga atau mungkin akan mendapatkan persetujuan bagi pendedahan tersebut jika anda mengetahui tentangnya, dan/atau jika pendedahan adalah berasaskan kepentingan umum.

Anda dimaklumkan bahawa Data Peribadi anda juga boleh dipindahkan kepada syarikat-syarikat yang mungkin terletak di luar Malaysia untuk Tujuan tersebut.

Anda boleh membuat pertanyaan, aduan atau permintaan untuk mendapatkan atau membetulkan Data Peribadi anda atau mengehadkan pemprosesan Data Peribadi pada bila-bila masa selepas itu dengan mengemukakan permintaan tersebut kepada:

Pegawai Perlindungan Data
Alamat :
Lonpac Insurance Bhd
P.O. Box 10708
50722 Kuala Lumpur
Telefon : 03-2262 8688
Faksimile : 03-2715 1332
E-mel : customerservice@lonpac.com

Kami yakin bahawa anda akan memberikan kebenaran dan bersetuju dengan terma di atas berkaitan dengan pemprosesan Data Peribadi anda.