



MSIG Insurance (Malaysia) Bhd. (46983-W)
 Customer Service Centre: Level 22
 Head Office: Levels 21-23 & 27-29, Menara Weld
 No. 76, Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia
 Tel: (603) 2050 8228 Fax: (603) 2026 8086
 Customer Service Hotline: 1-800-88-MSIG (6744)
 E-mail: myMSIG@my.msig-asia.com Website: www.msig.com.my

HOUSEOWNER/HOUSEHOLDER INSURANCE PROPOSAL FORM
BORANG PERMOHONAN INSURANS PEMILIK/KANDUNGAN PENGHUNI RUMAH

| | | | |
|------------------------------------|----------------------------------|---|--|
| Broker/Agent <i>Broker/Agen</i> | Account Code <i>Kod Akaun</i> | For Office Use Only <i>Untuk Kegunaan Pejabat Sahaja</i> | Date / Tarikh Policy No. / No. Polisi |
|------------------------------------|----------------------------------|---|--|

Please type or use BLOCK LETTERS to answer the following questions. It is important that a complete answer be given to every question.

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

This proposal form must be completed by you accurately. If you delegate this task to the intermediary to complete, it will not absolve you or the responsibility for the information disclosed or provided in this form.

Sila gunakan HURUF BESAR bagi menjawab setiap soalan berikut. Jawapan yang lengkap hendaklah diberikan kepada setiap soalan.

Menurut Seksyen 149(4) Akta Insurans (Malaysia) 1996, anda hendaklah menjelaskan di dalam borang permohonan ini, sepenuhnya dan sejujurnya semua fakta yang anda tahu, atau berkemungkinan tahu, jika tidak polisi ini akan terbatal.

Borang permohonan ini hendaklah dilengkapi dengan tepat. Sekiranya borang ini dilengkapi oleh pengantara bagi pihak anda, anda masih bertanggungjawab ke atas segala maklumat yang diberikan di dalam borang ini.

PARTICULARS OF PROPOSER / BUTIR-BUTIR PEMOHON

Name (Underline Surname) / Nama (Gariskan Nama Keluarga)

I.C. (New)/Passport No. / No. K.P. (Baru)/Pasport Date of Birth / Tarikh Lahir Occupation / Pekerjaan

Address / Alamat

Tel. No. / No. Tel.: Home / Rumah Office / Pejabat Mobile / Telefon Bimbit

Fax No. / No. Faks E-mail / E-mel

Period of Cover / Tempoh Perlindungan

From / Dari To / Hingga

DETAILS OF PROPERTY TO BE INSURED / BUTIR-BUTIR HARTANAH YANG DIINSURANSKAN

1. Location of Property to be insured. (If different from address above.) / Lokasi Hartanah yang akan Diinsuranskan. (Sekiranya berbeza daripada alamat di atas.)

2. Description of Residence / Huraian Penginapan:

Dwelling (Detached / Non-Detached) / Kediaman (Bersambung / Tidak Bersambung)

Flat or Apartment or Condominium without commercial occupancy / Flat atau Pangsapuri atau Kondominium bukan penghunian komersil

3. Construction / Binaan:

Wall / Dinding Brick / Batu-Bata Concrete / Konkrit Metal / Logam Others, please specify / Lain-lain, sila nyatakan

Roof / Bumbung Tiles / Jubin Concrete / Konkrit Metal / Logam Others, please specify / Lain-lain, sila nyatakan

Flooring / Lantai Concrete / Konkrit Timber / Kayu Others, please specify / Lain-lain, sila nyatakan

4. Year of Construction / Tahun Pembinaan: _____ No. of Storey(s) / Bil. Tingkat _____

| SECTION I: HOUSEOWNER POLICY (BUILDING) / BAHAGIAN I: POLISI PEMILIK RUMAH (BANGUNAN) | | | | | | | |
|--|--|---|---|---|-----------------|--------------|--|
| | SUM INSURED (RM) JUMLAH DIINSURANSKAN (RM) | CONSTRUCTION CLASSIFICATION KLASIFIKASI BINAAN | | | | PREMIUM (RM) | |
| | | LANDED DWELLING KEDIAMAN BERTANAH | | FLAT/APARTMENT FLAT/PANGSAPURI | | | |
| | | 1-A* 0.106% | 1-B** 0.266% | 1-A* 0.109% | 1-B** 0.286% | | |
| a. Building including Extension and Renovation / Bangunan termasuk Binaan Tambahan dan Pembaharuan | | | | | | | |
| b. | | | | | | | |
| c. | | | | | | | |
| d. | | | | | | | |
| Total Sum Insured / Jumlah besar diinsuranskan (Section I / Bahagian I) | | | | | | | |
| * 1-A: Brick & Concrete Walls and Tiles/Concrete Roof / Dinding Batu-bata dan Konkrit dan Bumbung Jubin/Konkrit ** 1-B: Partly Brick, Metal/Glass Walls and Tiles/Concrete Roof / Dinding Separa Batu-bata, Dinding Logam/Kaca dan Bumbung Jubin/Konkrit For other types of construction from the above, please refer to the office / Bagi pembinaan selain daripada atas, sila rujuk kepada pejabat | | | | | | | |
| SECTION II: HOUSEHOLDER POLICY (CONTENTS) / BAHAGIAN II: POLISI KANDUNGAN PENGHUNI RUMAH (KANDUNGAN) | | | | | | | |
| | SUM INSURED (RM) JUMLAH DIINSURANSKAN (RM) | CONSTRUCTION CLASSIFICATION KLASIFIKASI BINAAN | | PREMIUM (RM) | | | |
| | | LANDED DWELLING/FLAT/APARTMENT KEDIAMAN BERTANAH/FLAT/PANGSAPURI | | | | | |
| | | 1-A* 0.398% | 1-B** 0.612% | | | | |
| a. Contents / Kandungan | | | | | | | |
| b. | | | | | | | |
| c. | | | | | | | |
| Total Sum Insured / Jumlah besar diinsuranskan (Section II / Bahagian II) | | | | | | | |
| * 1-A: Brick & Concrete Walls and Tiles/Concrete Roof / Dinding Batu-bata dan Konkrit dan Bumbung Jubin/Konkrit ** 1-B: Partly Brick, Metal/Glass Walls and Tiles/Concrete Roof / Dinding Separa Batu-bata, Dinding Logam/Kaca dan Bumbung Jubin/Konkrit For other types of construction from the above, please refer to the office / Bagi pembinaan selain daripada atas, sila rujuk kepada pejabat Please list down any articles of greater value than five (5) percent of the Total Sum Insured on the said Contents on a separate piece of paper if necessary. Sila senaraikan mana-mana barang yang mempunyai nilai lebih lima (5) peratus daripada Jumlah Besar Diinsuranskan bagi Kandungan Rumah di atas kertas berasingan jika perlu. | | | | | | | |
| | | | | | | PREMIUM (RM) | |
| a. Total Premium for Section I and II / Jumlah Premium bagi Bahagian I dan II | | | | | | | |
| ADDITIONAL COVER REQUIRED / PERLINDUNGAN TAMBAHAN DIPERLUKAN | | | | | | | |
| TICK (✓) FOR ADDITIONAL COVER REQUIRED TANDAKAN (✓) UNTUK PERLINDUNGAN TAMBAHAN DIPERLUKAN | | | RATE KADAR | | PREMIUM (RM) | | |
| <input type="checkbox"/> Riot, Strike and Malicious Damage / Rusuhan, Mogok dan Kerosakan dengan Niat Jahat | | | 0.010% (on Section I & II Total Sum Insured / atas Bahagian I & II Jumlah Besar Diinsuranskan) | | | | |
| <input type="checkbox"/> Public Liability Cover / Perlindungan Liabiliti Awam or / atau <input type="checkbox"/> RM100,000 <input type="checkbox"/> RM250,000 | | | RM10 RM20 | | | | |
| <input type="checkbox"/> Full Theft / Kecurian Penuh | | | 0.25% (on Section II Total Sum Insured / atas Bahagian II Jumlah Besar Diinsuranskan) | | | | |
| <input type="checkbox"/> Accidental Damage to Plate Glass / Kerosakan secara tidak sengaja kepada Kaca Keping | | | 0.050% (on Section I Total Sum Insured / atas Bahagian I Jumlah Besar Diinsuranskan) | | | | |
| Total Premium for Additional Cover / Jumlah Premium bagi Perlindungan Tambahan | | | | | | | |
| Stamp Duty / Duti Setem | | | | | 1 0 0 0 | | |
| Total Premium / Jumlah Premium | | | | | | | |
| Minimum Payment In accordance with the Tariff rules in Section 1 of the Revised Fire Tariff, no insurance may be granted or renewed for a premium less than RM60.00 after deduction of any discount permitted by the Fire Tariff in respect of private dwelling risks. | | | | Bayaran Minima Mengikut peraturan Tarif dalam Bahagian 1 Tarif Kebakaran yang Dipinda, tiada insurans boleh dikeluarkan atau diperbaharui bagi premium yang kurang daripada RM60.00 selepas ditolak sebarang diskaun yang dibenarkan di bawah Tarif Kebakaran ke atas risiko kediaman persendirian. | | | |

GENERAL QUESTIONS / SOALAN-SOALAN AM

1. Have you ever suffered damage or loss by any of the risk(s) or liabilities you wish to insure against?

Pernakah anda mengalami sebarang kerosakan atau kerugian disebabkan oleh mana-mana risiko atau liabiliti yang ingin anda lindungi?

Yes / Ya No / Tidak

If YES, please give details / Jika YA, sila berikan butir-butir mengenainya.

2. In respect of any risk(s) now to be insured, has any previous insurer refused to give cover, renew a policy or imposed any special terms or are there any existing insurance(s) in force covering the risk(s) you are now proposing?

Berkenaan dengan sebarang risiko yang bakal diinsuranskan, pernahkah mana-mana syarikat insurans sebelum ini enggan memberi perlindungan, memperbaharui polisi atau mengenakan sebarang syarat khas atau adakah anda mempunyai sebarang insurans lain yang sedang berkuatkuasa untuk melindungi risiko yang anda cadangkan?

Yes / Ya No / Tidak

If YES, please give details / Jika YA, sila berikan butir-butir mengenainya.

3. Will the dwelling be regularly left unoccupied? (Your attention is drawn to a proviso in the Policy that cover against theft will be suspended if the dwelling is left without an inhabitant for more than 90 days unless specially agreed to by the company.)

Adakah kediaman anda akan kerap dibiarkan tanpa penghuni? (Sila beri perhatian kepada syarat di dalam Polisi ini, yang menyatakan bahawa perlindungan terhadap kecurian akan digantung sekiranya rumah dibiarkan tanpa penghuni selama lebih 90 hari melainkan dipersetujui oleh syarikat.)

Yes / Ya No / Tidak

Loan Provider / Pemberi Pinjaman: _____

DECLARATION BY PROPOSER / PENGAKUAN OLEH PEMOHON

I/We to the best of my/our knowledge hereby confirm that the statements contained in this proposal form are true and correct and I/we have not concealed, misrepresented or mis-stated any material fact.

I/We agree that the statements and declaration in this proposal form shall be the basis of the contract of insurance with the Company and are deemed to be incorporated in the contract.

I/We agree to accept Insurance subject to the terms and conditions of the Company's policy and that the insurance will not be in force until the proposal has been accepted by the company, except to the extent of any official cover note which may be issued.

I/We declare that THE TOTAL SUMS TO BE INSURED REPRESENT NOT LESS THAN THE FULL VALUE OF THE PROPERTY, as mentioned above.

I/We also declare that the building to be insured is occupied for the purpose of dwelling.

Saya/Kami sepanjang pengetahuan saya/kami mengesahkan bahawa segala pernyataan yang terkandung di dalam borang permohonan ini adalah benar dan betul dan saya/kami tidak menyembunyikan, memutarbelitkan atau menyalahnyatakan sebarang fakta material.

Saya/Kami bersetuju bahawa segala kenyataan dan pengakuan di dalam borang permohonan ini akan menjadi dasar kontrak insurans dengan pihak Syarikat dan juga dianggap menjadi sebahagian daripada kontrak.

Saya/Kami bersetuju menerima perlindungan insurans ini bergantung kepada syarat-syarat dan peraturan polisi Syarikat dan perlindungan insurans ini tidak akan dikuatkuasakan sehingga diluluskan oleh pihak Syarikat, kecuali sehingga notis perlindungan rasmi diisukan.

Saya/Kami mengisytiharkan bahawa JUMLAH YANG DIINSURANSKAN ADALAH TIDAK KURANG DARIPADA NILAI PENUH HARTA BENDA, seperti yang dinyatakan di atas.

Saya/Kami mengisytiharkan bahawa bangunan yang diinsuranskan adalah digunakan sebagai kediaman.

Signature of Proposer / Tandatangan Pemohon _____

Date / Tarikh _____

I.C. Checked by / K.P. Disahkan oleh _____

Important Notice

- The SUM to be insured must represent the FULL VALUE of the property. The Proposer shall be considered as being own insurer for the difference and shall bear the rateable proportion of the loss accordingly in the event of underinsurance. Refer to "Your Frequently Asked Questions Answered" in the brochure for more details.
- The policyholder is hereby notified that the company has appointed agents/representatives who have the authority to solicit or negotiate contracts of Insurance on behalf of the company. All authorised agents/representatives are issued with authorisation cards.
- Please ensure that you have received proof of payment of premium from the Company or appointed agents/representatives.
- We undertake to issue your insurance policy within 30 days. In the event that you have not received your policy, please contact the Company office nearest to you.
- We advise you to read the terms of the Policy and seek clarification if you are unsure of certain policy terms or conditions. A specimen policy is available upon request.
- You are advised to either refer to the Bank Negara Malaysia issued Consumer Education Booklets or refer to the insurance information website at www.insuranceinfo.com.my.

Notis Penting

- Jumlah yang diinsuranskan mesti mewakili NILAI PENUH harta benda. Pemohon dianggap menginsuranskan sendiri perbezaannya dan akan menanggung bahagian berkadar kerugian sekiranya berlaku terkurang insurans. Rujuk kepada "Jawapan kepada Soalan-soalan yang Kerap Ditanya oleh Anda" di dalam risalah untuk butir-butir lanjut.
- Pemohon adalah dimaklumkan bahawa pihak syarikat telah melantik agen/wakil yang diberi kuasa untuk menguruskan atau membuat rundingan berkenaan dengan kontrak insurans bagi pihak syarikat. Kesemua agen/wakil yang diberi kuasa mempunyai kad kuasa.
- Sila pastikan bahawa anda telah menerima bukti pembayaran premium daripada Syarikat atau agen/wakil Syarikat.
- Kami akan mengeluarkan polisi insurans anda dalam masa 30 hari. Sekiranya anda tidak menerima polisi anda dalam jangkamasa itu, sila hubungi pejabat Syarikat yang terdekat kepada anda.
- Sila baca terma-terma polisi anda dan meminta penjelasan sekiranya anda tidak memahami terma-terma dan syarat-syarat polisi yang tertentu. Satu contoh polisi boleh didapati di atas permintaan anda.
- Anda dinasihatkan merujuk kepada Buku-buku Pendidikan Pengguna yang diterbitkan oleh Bank Negara Malaysia atau laman web maklumat insurans di www.insuranceinfo.com.my.

