

The Pacific Insurance Berhad

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Proposal FOR INSURANCE AGAINST LOSS OF PROFINE BY FIRE Projection Partmann to Paragraph 4(1) of Schedule 9 of the Francial Switches Art 2019, 17 you are applying for this Issumose for a purpose related to your discount of the paragraph 40(1) of Schedule 9 of the Francial Switches Art 2019, 17 you are applying for this Issumose for a purpose related to your discount of the paragraph 40(1) of Schedule 9 of the Francial Switches Art 2019, 17 you are applying for this Issumose for a purpose related to your discount of the paragraph 40(1) of t	Office	e/ Agency:				Cover Not	e No:		
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100% of the first		Item 2: On All Wages (See Note 2 overleaf)		RM				
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10. How long have you carried on business in these premises or elsewhere? Elsewhere at:				Total Sum Insured	RM				
11. Give full particulars of all losses sustained by you at this or any address in respect of any perils to which this proposal applies. (a) 12. Please indicate any Extensions required (see note 4 overleaf) (a) Extraneous Perils (a) (b) Perils not occupied by Proposer (full particulars required) (b) 13. Has any Company or Insurer in respect of any of the perils to which this proposal relates: (a) Declined to insured you? (b) Required special terms to insure you? (c) Cancelled or refuse to renew your insurance? (f) so, give full particulars. (b) You keep Stock Books and Sales Book, and will these be posted promptly? 14. Do you keep Stock Books and Sales Book, and will these be posted promptly? Image: Stock Books and Sales Book, and will these be posted promptly? 15. Are your books regularly audited? Give the name and address of the Auditor. Image: Stock Books at any other premises? If so, give details.	10.	How long have you carr	ied on business in these prem	ises or elsewhere?	These premise	s:	years		
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17. Do you carry on business at any other premises? If so, give details.	16.	Do you carry on busines	ss at any other premises? If so	o, give details.					
	17.	Do you carry on busines	ss at any other premises? If so	o, give details.					

 18. Please state: (a) The total amount of the Annual Fire Insurance with all Companies and Insurers on the Contents of the Premises to which the insurance is to apply 	(a)					
(b) Total Annual Premium paid in respect of such insurances	(b)					
(c) Name of Company or Insurer having the largest share of such insurances	(c)					
DECLARATION: I/We to the best of my/our knowledge hereby confirm that the statements and I/we have not concealed, misrepresented, or misstated any material fact. I/We agree the shall be the basis of the contract of insurance with the Company and are deemed to be im- key contract terms in the Product Disclosure Sheet have been adequately explained to me/u	at the statements and declaration in this proposal form corporated in the contract. I/We acknowledge that the					
	Proposer: Proposer is in the name of a Company)					
An Ordinary Fire Policy covers damage to a Building and its Contents. It does not compensate for t	he Loss of Trade.					
 A Loss of Profits Policy covers: - (a) Loss of Net Profit due to the partial or total stoppage of the business in consequence of FIRE, LIGHTNING or EXPLOSUON "in a building in which gas is not generated and which does not form part of any gasworks" of GAS used therein for illuminating or domestic purposes. (b) Payment of Overheads such as Rent, Rates and Taxes, Interest, on Debentures, Mortgages and Loans; Insurance Premiums: Advertising; Salaries and Wages of Employees; Travelling Expenses and like charges which will continues to be payable during interruption of business. 						
The rate of premium varies with the Indemnity Period that is with the period after any fire during twenty-four months.	which compensation is desired, e.g. twelve, eighteen or					
Notes Relating to the Proposal						
If the Indemnity Period is to be: Twelve months, then the sum insured under Item 1 must represent the estimated annual Gross Profit and the sum insured under Item 2 (if required) must represent 100% of the estimated annual wages. Greater than twelve months, then the sum insured must be increased proportionately. Less than twelve months, then the sum insured under Item 1 must nevertheless represent the estimated Gross Profit for a whole year. 1. Gross Profit – as indicated in the Pro Forma overleaf the Sum Insured on Gross should be calculated from the latest available annual accounts of the business as follows: Annual Turnover (not of discounts allowed) plus Closing Stock less						
 Opening Stock, Purchases and other Working Expenses which vary with Turnover (as specified for Item 1 of the Proposal) due allowance being made for any anticipated increase in business Wages: if it is not desired to insure Wages in full throughout the Indemnity Period selected, the amount of the Wages can be deducted in arriving at the Sum Insured of Gross Profit and the Wages can then be separately insured by Item 2 under which 100% wages cover is provided for a short initial period (of not less than four weeks) following a fire and a smaller percentage for the remainder of the Indemnity Period selected for Item 1 or Gross Profit. This form of Wages cover is not conceded in conjunction with insurance for Gross Profit for indemnity period of less than twelve months, under which it is recommended that wages be included in full in the Gross Profit Item. Auditors' Fees – The insurance of Auditors' Fees is to provide for fees payable to our Auditors for extracting and certifying information required in connection with a claim Extensions of Cover – (i) Where the ordinary form of Fire cover effected by the Proposer has been extended to include forms of Explosions (other than as specified in (a) above) or other extraneous perils, the Loss of Profits policy can be correspondingly extended subject to the appropriate additional premium and it is generally desirable to arrange for the scope of the perils under the Loss of Profits policy to coincide with those covered under the Fire policy. (ii) The Loss of Profits policy would normally apply to all premises used by the Insured and specified in the Proposal but extensions can be considered to provide interruption of the Proposer's business through damage by fire (and such extraneous perils for which the basis Loss of 						
 considered to provide interruption of the Proposer's business through damage by fir Profits policy is extended) at other premises such as: (a) Public Power Stations from which the Proposer obtains supplies (b) Premises of suppliers of raw materials, components, and other goods if the con supplies which could not be readily obtained from alternative sources. 						
PRO FORMA FOR CALCULATION OF THE SUM	INSURED					
This Pro Forma is for the use of the Proposer and is intended to assist him/ her in formulating the s Item 1 Gross Profits	um to be insured.					

item i	Gross Profits					
	Turnover for the last financial year (net of discounts allowed)					
	Add Closing Stock at end of year					
	Deduct Opening Stock at beginning of year					
	Deduct Specified Working Expenses which vary directly with turnover					
	(i) Purchases (less discounts received					
	(ii) Wages* (if insured under Item 2)					
	(iii)					
	(iv)					
	(V)					
	* Delete if Wages are to be insured in full for entire Indemnity Period)					
	Gross Profit for last financial year					
	Add allowance for future increase					
	Basic annual figure for Item 1					
	Proportionate increase if Indemnity Period exceeds twelve months					
	Sum to be Insured under Item 1					
Item 2	Wages (Not required if Wages are to be insured in full throughout the Indemnity Period selected)					
	Total annual wages roll for last financial year					
	Add allowance for future increase					
	Basic annual figure for Item 2					
	Proportionate increase if Indemnity Period exceeds twelve months					
	Sum to be Insured under Item 2					

Return of Premium

The intention of the policy is to pay for loss of Gross Profit which would have been earned or Wages which would have been paid during the period of interruption following the damage. The Sum Insured should therefore be fixed at a figure high enough to allow for any possible upward trend of the business. An Auditors' Certificate showing the actual Gross Profit earned and Wages paid should be submitted annually to the Company and should this disclose that there has been over-insurance a return premium will be made to the Insured under each item of the insurance up to a maximum return of one-half of the actual premium paid during the relative period of insurance.