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1. Non Motor

1.1 Transactions

1.1.1 Create/Update Client

Image 1.1

User Interface		
Field	Mandatory (Y/N)	Description
Client Name	N	Click the Search Icon, to invoke the search window that shows a list of all clients or particular client based on the search criteria. Select a row and double click, to populate the Insured's name and the respective details of the selected client into the form. When you load existing Client's name, other details available are also loaded in the form. You can make changes depending upon the requirement like change of address, phone number etc., or leave it as such.
Account Code	Y	Displays the Agent's Account Code
Contact Type	Y	Select the one among the below Contact Type from the drop down list. 1.Individual 2.Business 3.Others
New IC No.	N	It's a Unique 12-Digit number for all Malaysian Nationals which has information like Date of Birth and Gender embedded into it. This field is MANDATORY for Contact Type ' Individual '. On entering the New IC No., Date of Birth and Gender fields are loaded automatically.
Old IC No / Passport No	N	User should enter the Old IC Number or Passport Number. This field is MANDATORY for Contact Type ' Others '.

Business Reg. No	N	User should enter the Business Reg. No. This field is MANDATORY for Contact Type ' Business '.
Salutation	N	Select the relevant Salutation from the Drop Down List
Name	Y	User Should enter the Name of the Client.
Nationality	N	If the Contact Type is Individual or New IC. No is entered, the Nationality field becomes disabled and automatically selected as "Malaysian". If the Contact Type is Others, the Nationality field becomes enabled and becomes mandatory and requests the user to select the Nationality. If the Contact Type is Business, the Nationality field becomes disabled.
Race	N	Select the Ethnic Origin of the Client from the Drop Down List.
Date of Birth	Y	Enter the Date of Birth through Keyboard or by selecting through the Calendar. It also displays automatically when New IC No. is entered.
Gender	Y	Select the Gender from the Drop Down List. It also displays automatically when New IC No is entered. It Displays COMPANY when the Contact Type is BUSINESS.
Occupation	Y	Select the Occupation from the Drop Down List
Marital Status	Y	Select the Marital Status from the Drop Down List
Address	Y	Enter the Client's Address. Four Text boxes are left for the user to enter the Address in which First box is Mandatory
Post Code	Y	Enter the Post Code. Post Code Description and State/Country is filled automatically when Post code is entered. For regions in Malaysia, State will be displayed whereas Countries will be displayed when the corresponding code is entered. For example, 00001 code represents Singapore.
State/Country	N	Auto Fills when post code is entered
Tel No (House)	N	Enter the House Telephone number, if available.
Tel No (Office)	N	Enter the Office Telephone number, if available.
Fax No (House)	N	Enter the House Fax number, if available.
Fax No (Office)	N	Enter the Office Fax number, if available.
Mobile No.	N	Enter the mobile number, if available. The system checks for valid Mobile no by checking the first 3 digits (prefix)
Email	N	Enter the e mail id, if available. The system checks for valid email address by checking the presence of the symbols '&', '.' and texts between them.
Is Contact Insured	Y	Select 'Yes/No' from the drop down list.
Referred by	N	Enter the name of the person (if available) who referred the client.
Contact Status	N	Select the Contact Status from the drop down list.
Remarks	N	Enter the Remarks if any.
Save	N	Saves the entered info.
Reset	N	Clears all entries to the default values (as if the page is loaded).
Cancel	N	Closes the page.

1.1.1.1 Select Client

The screenshot shows a software application window for selecting a client. At the top, there are fields for 'Client Name' and 'Account Code' (set to 243400-00). Below these are sections for 'Client's Details' including 'Contact Type' (set to INDIVIDUAL) and 'Address'. A 'Search Client' dialog box is open in the center, prompting for 'Field' (NAME), 'Condition' (LIKE), and 'Data' (CLIENT). The dialog lists 5 records found:

Name	New IC No.	Old IC No.	Business Reg. No.	Account Code
BUSCLIENT			BUSCLIENT	243400-00
CLIENT1	111111111111	22222	33333	243400-00
INDIVIDUAL CLIENT	821212123456			243400-00
NCLIENT			NCLIENT	243400-00
OTHERS CLIENT FOR TESTING PA MODULE		OTHERS		243400-00

Below the search dialog, there are other client details like Nationality, Race, Date of Birth, Gender, Occupation, Trade, Marital Status, Is Contact Insured? (set to YES), Referred by, and Contact Status (set to ACTIVE). A message 'Address of the insured. Land 00002, Brunei 00003' is displayed on the right. The bottom of the screen shows standard window controls and a status bar indicating 'Local intranet' and '100%'.

Image 1.2

User Interface

Field	Mandatory (Y/N)	Description
Field	Y	You can search Client info based on: Name, Business Reg No., New Ic No., or Old Ic No available in the drop down list.
Condition	Y	Select the condition from the drop down list. 'LIKE' fetches all the record that contain the data entered where as '=' fetches the records that exactly matches the data entered.
Data	Y	Enter the data (Name, New Ic number etc.) to search. Enter % to display all the records.
Search Button	N	Invokes the search and displays records in the grid matching the specified criteria. Displays message 'No Records Found' when no records are found for the specified search criteria.

To populate the selected Client's details, double click on the particular Client's details. After selecting, Client Profile page looks like the below image:

Search Client		Account Code	
Client Name	AGENT	Account Code	B21400-00
Client's Details			
Contact Type	* INDIVIDUAL	Address	* ADDRESS1
New IC No.	* 851212123457 (yyymmddaaabbcc)		ADDRESS2
Old IC No. / Passport No.			ADDRESS3
Business Reg No.			ADDRESS4
Salutation	MR	Post Code	* 15000 KOTA BHARU
Name	* AGENT	Important: Please ensure that you enter the complete Address of the insured. Please enter the Postcode for Singapore 00001, Thailand 00002, Brunei 00003	
Nationality	MALAYSIAN	Tel. No. (House)	123456789
Race	* PLEASE SELECT--	Tel. No. (Office)	123456789
Date of Birth	* 12-12-1985 <input type="button" value="25"/> Age (dd-mm-yyyy) Please enter a valid Date of Birth	Fax No. (House)	123456789
Gender	* MALE	Fax No. (Office)	123456789
Occupation	* ADVISOR	Mobile No.	01234567890
Trade		E-mail	email@email.email
Marital Status	* SINGLE	Is Contact Insured?	* YES
		Referred by	ANOTHER CLIENT
		Contact Status	ACTIVE
		Remarks	TEST CLIENT
<input type="button" value="Save"/> <input type="button" value="Reset"/> <input type="button" value="Cancel"/>			

Image 1.3

1.1.2 New Business

1.1.2.1 Non Motor – eCN

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

COVER NOTE AND SCHEDULE TAB

Cover Note - Non Motor - eCN

Insured Details Cover Note and Schedule ePayment Receipt

Cover Note

Main Class	*	ENGINEERING	<input type="button" value="▼"/>
Sub Class	*	CONTRACTORS ALL RISKS	<input type="button" value="▼"/>
Master Policy No.	<input type="text"/>		
Cover Note Type	NEW BUSINESS		
Issued Date	<input type="text" value="24-04-2012"/>		
Period of Cover	* From	<input type="text" value="24-04-2012"/>	<input type="button" value="Calendar"/>
	To	<input type="text" value="23-04-2013"/>	<input type="button" value="Calendar"/>

Schedule

Sum Insured	*	RM <input type="text" value="50,000.00"/>
Rate %	<input type="text" value="2.000000"/> %	
Gross Premium	*	RM <input type="text" value="1,000.00"/>
Service Fee	<input type="text" value="0.00"/>	
Service Tax	<input type="checkbox"/>	<input type="text" value="0.00"/> % RM <input type="text" value="0.00"/>
Commission	<input type="text" value="15.00"/>	% RM <input type="text" value="150.00"/>

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User Interface

Field	Mandatory (Y/N)	Description
Main Class	Y	Select the Main class from the drop down list.
Sub Class	Y	Select the Sub class from the drop down list.
Master Policy No	N	Enter the Master Policy Number if available
Covernote Type	N	Displays 'New Business' and field is disabled
Issue Date	N	Displays Current date
Period of Cover	Y	<p>Fill the period of cover (by entering the values manually or by clicking the Calendar icon). 'From Date' displays Issue Date by default. From Date should be</p> <ul style="list-style-type: none"> • Greater than or equal to the Issued Date • Not more than 6 months from Issue Date • Not less than the System Date <p>'To Date': Displays end date of 1 year from 'From' Date but allows you to change.</p> <p>Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).</p>

Period of Cover From: 06-10-2011 To: 05-10-2012

Schedule	
Sum Insured	* RM 15,000.00
Rate %	1.000000 %
Gross Premium	* RM 150.00
Service Fee	0.00
Service Tax	<input checked="" type="checkbox"/> 6.00 % RM 9.00
Commission	10.00 % RM 15.00
Stamp Duty	RM 10.00
Premium Payable	RM 169.00
Description of Risk	* TEST

Pre ePayment before eCN issuance?

[Back](#) [Save](#) [Save/Print](#) [Next](#) [Cancel](#)

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User Interface

Field	Field	Field
Main Class	Y	Select the Main class from the drop down list.
Sum Insured	Y	Enter the Sum Insured (Numerals Only)
Rate%	N	Enter the Rate Percentage (Numerals only). It also auto calculates when Sum Insured and Gross Premium are entered.
Gross Premium	Y	Enter the Gross Premium (Numerals only). It also auto calculates when Sum Insured and Rate Percentage are entered.
Service Fee	N	Enabled and Mandatory only for 'Foreign Worker Compensation Scheme'.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent

Rebate Amount	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Premium Payable	N	Displays the Premium Amount Payable.
Description of Risk	Y	Enter the Description of risk. (Accepts Alphabets, Numbers and Special Characters).
Pre Epayment before eCN Issuance?	N	Check the Pre Epayment option if you want to pay through epayment using credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Insured Details.
Save	N	Saves the cover note and generates a Reference Number.
Save/Print	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Redirects you to the next tab: e Payment (if you've selected 'Pre ePayment before eCN issuance' check box). Redirects you to the next tab: Receipt (if you've Printed the cover note).
Cancel	N	Closes the page.

1.1.2.1.1 Non Motor - eCN - Fire - Fire Material Damage

Cover Note - Non Motor - eCN

Insured Details Cover Note and Schedule ePayment Receipt

Cover Note

Main Class * FIRE
Sub Class * FIRE MATERIAL DAMAGE
Master Policy No.
Cover Note Type NEW BUSINESS
Issued Date 24-04-2012
Period of Cover * From 24-04-2012 To 23-04-2013

Select Occupation
 Dwelling / Residential Risks
 Others

Schedule

Sum Insured * RM 50,000.00	Construction Type <input checked="" type="radio"/> C1A <input type="radio"/> C1B <input type="radio"/> C2 <input type="radio"/> C3
Rate %	
Gross Premium * RM 0.00	
Service Fee 0.00	
Service Tax 0.00 % RM 0.00	
Commission 15.00 % RM 0.00	

User Interface

Field	Mandatory (Y/N)	Description
Select Occupation	Y	Dwelling / Residential Risks is Defaults. Choose any one option from the Select Occupation This option Fetched only for Fire Material Damage.
Construction Type	Y	Construction Type C1A is Defaults. Choose any one of the option from Construction Type. This option Fetched for while main class choose as a Fire.

1.1.2.1.2 Non Motor - eCN - Fire - Fire House Owner / House Holder

The screenshot shows the 'Cover Note - Non Motor - eCN' application window. At the top, there are tabs: Insured Details, Cover Note and Schedule (which is selected), ePayment, and Receipt. The 'Cover Note' section contains fields for Main Class (FIRE), Sub Class (HOUSE OWNER / HOUSE HOLDER), Master Policy No. (empty), Cover Note Type (NEW BUSINESS), Issued Date (25-04-2012), Period of Cover (From 25-04-2012, To 24-04-2013). The 'Schedule' section contains fields for Building Sum Insured (RM 5,000.00), Contents Sum Insured (RM 25,000.00), Total Sum Insured (RM 30,000.00), Rate % (0.333333 %), Gross Premium (RM 100.00), and Service Fee (RM 0.00). To the right of the schedule fields is a 'Construction Type' group with radio buttons for C1A (selected), C1B, C2, and C3.

User Interface

Field	Mandatory (Y/N)	Description
Building Sum Insured	Y	Keyed – in the Sum Insured (Numerals Only). Building sum insured field only applicable for House Owner/ House Holder.
Contents Sum Insured	Y	Keyed – in the Sum Insured (Numerals Only). Contents sum insured field only applicable for House Owner/ House Holder.
Total Sum Insured	Y	Defaults the Both Building and Contents Sum Insured. Total Sum Insured = Building Sum Insured + Contents Sum Insured.

1.1.2.1.3 Non Motor - eCN - Workmen & Liability – Workmen Compensation Scheme & Public Liability

Cover Note - Non Motor - eCN

Insured Details **Cover Note and Schedule** ePayment Receipt

Cover Note

Main Class *	WORKMEN
Sub Class *	WORKMEN COMPENSATION SCHEME
Master Policy No.	
Cover Note Type	NEW BUSINESS
Issued Date	25-04-2012
Period of Cover	* From 25-04-2012
	To 24-04-2013

Risk Type

Project Risk
 Non Project Risk

Schedule

Sum Insured	* RM 5,000.00
Rate %	2.000000 %
Gross Premium	* RM 100.00
Service Fee	0.00
Service Tax	0.00 % RM 0.00
Commission	26.00 % RM 26.00

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User Interface

Field	Mandatory (Y/N)	Description
Risk Type	Y	Non Project Risks is Defaults. Choose any one option from the Risk Type. This option Fetched only Main Class Workmen & Liability and sub class are Workmen Compensation Scheme & Public liability.

1.2 Workmen

1.2.1 Non Motor -Workmen- Employer Liability

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

EMPLOYER LIABILITY-SCHEDULE TAB

The screenshot shows the 'Schedule Details' tab of the Employer Liability application. It includes fields for Master Policy No., Issued Date (20-04-2012), Inception Date (20-04-2012), Expiry Date (20-04-2012), Place of Employment (WITHIN MALAYSIA), PIAM Trade Code (000 - TIN (UNDERGROUND) - REFER TO COMMITTEE FOR RATING), Employee Description (REFER TO COMMITTEE FOR RATING), Estimated Total Earnings(RM) (10000.00), Rate(%) (10.000), Premium(RM) (1000.00), and a summary table.

Item No.	PIAM Trade Code	Employee Description	Rate (%)	Est Total Earnings (RM)	Premium (RM)	Tariff Code
1	000 - TIN (UNDERGROUND) - REFER TO COMMITTEE FOR RATING	REFER TO COMMITTEE FOR RATING	10.000	10000.00	1000.00	W5E

Total RM: 10000.00 | Premium: 1000.00

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Place of Employment	Y	"WITHIN MALAYSIA" will be displayed by default. Editable by the User.
PIAM Trade Code	Y	User can select the Trade Code by clicking the Search Icon. PIAM Trade popup will be opened and the trade codes based on the region of the logged in agent will be displayed.
Employee Description	Y	User Entry.
Estimated Total Earnings (RM)	Y	User Entry.
Rate (%)	Y	The value as maintained according to the Trade Code selected will be displayed by default. Editable by the user.
Premium(RM)	N	The Premium = Estimated Total Earnings * Rate% , by default. Editable by the User. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Earnings and Premium

Add	N	To Add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on Update to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.
Back	N	On clicking 'Back', proceeds to Insured Details Screen.
Next	N	On clicking 'Next', proceeds to Peril/Warranty Screen.

EMPLOYER LIABILITY-PERIL/CLAUSE/WARRANTY TAB

The screenshot shows a software application window titled "EMPLOYER LIABILITY-PERIL/CLAUSE/WARRANTY TAB". At the top, there is a navigation bar with tabs: Insured Details, Schedule Details, Peril/Clause/Warranty (which is selected and highlighted in blue), Proposal Form Declaration, Premium Details, ePayment, and Receipt.

Peril/Clause Details: This section contains a grid table with columns: No., Code, Description, Rate(%), Premium(RM), and Applicable To Item(s). The grid lists several clauses, with the last row (No. 8, Code C007) highlighted in yellow. Below the grid, it says "8 Record(s)" and has "Add" and "Remove" buttons. To the right, it displays "Total Peril/Clause Premium : RM 1200.00".

Warranty Details: This section contains a grid table with columns: No., Code, Description, Rate(%), Premium(RM), and Applicable To Item(s). The grid lists several warranties, with the last row (No. 4, Code W007) highlighted in yellow. Below the grid, it says "4 Record(s)" and has "Add" and "Remove" buttons. To the right, it displays "Total Warranty Premium : RM 1200.00".

At the bottom of the window, there are "Back" and "Next" navigation buttons. The status bar at the bottom right shows "Local intranet" and "100%".

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value entered cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	User can select the Trade Code by clicking the Search Icon. PIAM Use can add additional Clauses/Warranties by clicking 'Add' button.

		On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
Next	N	On clicking 'Next', proceeds to Proposal Form Declaration Screen.

EMPLOYER LIABILITY-PROPOSAL TAB

Insured Details Schedule Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Have you made any Claims during the last twelve (12) months? **YES**

If 'Yes' Please Give Details as Below

Date of Loss	*	20-02-2010
Nature of Accident/Disease to your Employees	*	REFER TO COMMITTEE FOR RATING
Claim Amount	*	10000

Back Next

User Interface		
Field	Mandatory (Y/N)	Description
Claims details	N	If select ' Yes ' from drop down list have to claim Employee loss Details.
Date of Loss	Y	User Entry.
Nature of Accident/Disease to your Employees	Y	User Entry.
Claim Amount	Y	User Entry.
Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
Next	N	On clicking 'Next', proceeds to Proposal Form Declaration Screen.

EMPLOYER LIABILITY- PREMIUM TAB

Insured Details Schedule Details Peril/Clause/Warranty Proposal Form Declaration **Premium Details** ePayment Receipt

Premium Details			
Sum Insured	* RM <input type="text" value="10000.00"/>		
Basic Premium	RM <input type="text" value="1000.00"/>		
Annual Premium	* RM <input type="text" value="1000.00"/>		
Loading	RM <input type="text" value="0.00"/> 0.00 %		
Gross Premium	RM <input type="text" value="1000.00"/>		
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="0.00"/> 0.00 %		
Stamp Duty	RM <input type="text" value="10.00"/>		
Net Premium Payable	RM <input type="text" value="1010.00"/>		
Commission	RM <input type="text" value="260.00"/> 26.00 %		
Premium After Commission	RM <input type="text" value="750.00"/>		
Memorandum			

Print

Clause Narration Yes No

Proposal Form Yes No

Policy Wordings Yes No

Product Disclosure Yes No

Pre ePayment before eCN Issuance?

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	Y	<p>It automatically loaded display's Total RM amount from schedule details page. When user login special Agent Sum insured loaded by two types.</p> <p>For Project Risk:-The Total of the Estimated Total Wages will be displayed and will not be editable</p> <p>For Non Project Risk:-The Total of the Estimated Total Earnings will be displayed and will not be editable</p>
Basic Premium	N	Total Premium values can be displayed can not editable.
Annual Premium	Y	<p>For Project Risk, 0.00 will be displayed.</p> <p>The value displayed is not editable.</p> <p>For Non - Project Risk, the premium of all the interest added considering the POC for 1 year is displayed.</p>
Loading	N	Loading values displayed based on Loading%.
Gross Premium	N	<p>The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed.</p> <p>The value displayed will not be editable.</p>
Service Tax	N	<p>This option will be auto checked for a Business Contact Type. However, this can be unchecked.</p> <p>For Individual/Others, this option will be unchecked by default.</p> <p>When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.</p>
Stamp Duty	N	<p>The value as maintained by agent and will not be editable.</p> <p>For a policy taken under a master policy, the Stamp Duty will display 0.00.</p>
Net Premium Payable	N	<p>The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable).</p> <p>The value displayed will not be editable.</p>

Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment.On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Interest Details' Screen.
Save	N	On clicking, the details will be saved and 'Cover note saved successfully. If Reference case mode < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure form will be printed along with Schedule Print Pdf.

EMPLOYER LIABILITY-E-PAYMENT TAB

Done

[Insured Details](#) [Schedule Details](#) [Peril/Clause/Warranty](#) [Proposal Form Declaration](#) [Premium Details](#) [ePayment](#) [Receipt](#)

ePayment

Card Type	*	<input type="button" value="VISA"/>	<input type="button" value=""/>
Expiry	*	<input type="button" value="04"/> <input type="button" value="2012"/>	<input type="button" value=""/>
Credit Card No.	*	<input type="text" value="4111111111111111"/>	
Card Holder Name	*	<input type="text" value="CHONG WENG HOCK"/>	
CVV	*	<input type="text" value="***"/>	

ePayment Status

Issued Date	20-04-2012
K-Cover Reference No.	43035
Insured	BAGAN ANAK BAGAUE
Period of Cover	20-04-2012 - 19-04-2013
Premium	RM 110.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38247
Bank Transaction No.	ALBTRNEAK38247
Cover Note No.	JGB0015294
Submission No.	K0049838

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User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

EMPLOYER LIABILITY- RECEIPT TAB

Receipt

Payment Mode * -PLEASE SELECT--

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Add Remove

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount
<input type="checkbox"/>	CASH			1210.00

1 Record(s)

Total : RM 1210.00

Print Receipt Cancel

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.2.2 Non Motor -Workmen- Foreign Worker Compensation scheme

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

FOREGIN WORKER COMPENSATION SCHEME-SCHEDULE TAB

The screenshot displays the 'Schedule Details' tab of the Foreign Worker Compensation Scheme. It includes fields for Master Policy No., Issued Date, Inception Date, Expiry Date, Employee Name, Occupation Sector, Date of Birth, Gender, Nationality, Sum Insured, Premium, Service Fee, and Beneficiary/Next of Kin particulars. Buttons for Add, Remove, and Update are located at the bottom of the form.

User Interface

Description	Mandatory (Y/N)	Description
Master Policy No	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Expiry.
Employee Name	Y	User Entry.
Occupation Sector	Y	Based on the Occupation selected in Insured Details screen, Occupation Sectors will be listed in dropdown. User can select an entry from the list available in dropdown.
Date Of Birth	Y	Date Of Birth of Foreign Worker. User Entry.
Passport No	Y	User Entry.
Work Permit Expiry Date	N	User Entry.
Premium	Y	Premium Value will be compute based on Expiry Date. It s Editable.
Gender	Y	User can select the Gender by using Drop down.
Nationality	Y	User can select an entry from the list available in dropdown.

Service Fee	Y	Service Fee compute based on Premium Amount It can editable.
Beneficiary / Next of Kin Particulars	Y	Client name will be displayed. It can editable
Relationship	Y	User can select an entry from the list available in dropdown.
Telephone No.	N	User Entry.
Correspondence Address	N	User Entry.
Date of Birth	N	User Entry.
Age	N	Age will be compute based on Date of Birth. It cannot be editable.

Beneficiary/Next of Kin Particulars

Name of Next of Kin / Beneficiary *	B H ENGINEERINGSDSD		
Relationship *	DAUGHTER	Date of Birth	13-04-1988
Telephone No.		Age	24
Correspondence Address			

Add Remove Update

Employee Details

<input checked="" type="checkbox"/>	Item No.	Employee Name *	Passport No. *	Nationality *	Sum Insured (RM) *	Premium (RM) *	Service Fee (RM) *
<input checked="" type="checkbox"/>	1	ASDS	FFG	BANGLADESH	23000.00	6.700	0.10

1 Record(s)

Total: RM 23000.00 RM 6.70 RM 0.10

Back Next

User Interface

Field	Mandatory (Y/N)	Description
Add	N	To Add the Interest to the Grid.
Remove	N	To Remove Interest from the Grid.
Update	N	To Update Interest to the Grid.
Back	N	On clicking, proceeds to 'Insured Details' screen.
Next	N	On clicking, proceeds to 'Premium Details' screen.

FOREGIN WORKER COMPENSATION -PREMIUM TAB

Insured Details Schedule Details Premium Details ePayment Receipt

Premium Details

Sum Insured	* RM <input type="text" value="23000.00"/>	Print		
Annual Premium	* RM <input type="text" value="67.00"/>	Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Gross Premium	RM <input type="text" value="535.09"/>	Proposal Form	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="32.11"/> 6.00 %	Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Service Fee	RM <input type="text" value="39.93"/>	Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Stamp Duty	RM <input type="text" value="10.00"/>			
Net Premium Payable	RM <input type="text" value="617.13"/>			
Commission	RM <input type="text" value="53.51"/> 10.00 %			
Premium After Commission	RM <input type="text" value="563.62"/>			
Memorandum	<input type="text"/>			
Pre ePayment	<input type="checkbox"/>			

[Back](#) [Save](#) [Print](#) [Next](#) [Convert To FWIG](#) [Convert to FWHB](#) [Cancel](#)

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User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	Y	<p>It display's from interest details grid. When user use special Agent Sum insured display two types.</p> <p>For Project Risk:-The Total of the Estimated Total Wages will be displayed and will not be editable</p> <p>For Non Project Risk:-The Total of the Estimated Total Earnings will be displayed and will not be editable</p>
Annual Premium	Y	<p>It display's from interest details grid. When user use special Agent Annual premium display by two types.</p> <p>For Project Risk :- 0.00 will be displayed. The value displayed is not editable.</p> <p>For Non - Project Risk :- the premium of all the interest added considering the POC for 1 year is displayed.</p>
Gross Premium	N	Gross Premium value compute and display's from Data Base Value cannot be Editable.
Service Tax	N	<p>This option will be auto checked for a BUSINESS Contact Type. However, this can be unchecked.</p> <p>For INDIVIDUAL/OTHERS, this option will be unchecked by default.</p> <p>When checked, the Service Tax Amount will be compute as Service Tax Amount = Service Tax % * Gross Premium.</p>
Stamp Duty	N	It cannot be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	<p>The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable).</p> <p>The value displayed will not be editable.</p>
Commission	N	Commission Amount compute by(Gross Premium*(Commission% / 100)) it cannot be editable
Premium After	N	This value compute by (Premium after commission = Net Premium

Commission		Payable - Commission Amount). it cannot be editable.
Memorandum	N	User Entry.
Pre e-Payment	N	For e-Payment. On clicking 'Pre e-Payment', 'Next' will be enabled. Click on 'Next' to proceed to e-Payment Screen. If policy convert to refer case mode user cannot proceed to e-payment screen.
Back	N	On clicking, proceeds to 'Interest Details' Screen.
Save	N	On clicking, proceeds to displays Reference No ,after generate number automatically save button disabled.
Print	N	On clicking, the details will be saved to Database and "Covernote saved successfully. CoverNote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window 'if it is not a Refer Case' .If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre e Payment', 'Next' would proceed to e Payment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen.
Convert To FWIG	N	If 'Print' is clicked and Covernote is not a Refer Case, 'Convert To FWIG' will be enabled On clicking proceeds to FWIG New Business screen with the details of saved Covernote.
Convert To FWHS	N	If 'Print' is clicked and Covernote is not a Refer Case, 'Convert To FWHS' will be enabled On clicking proceeds to FWHS New Business screen with the details of saved Covernote.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Policy Wordings	N	On clicking 'Yes', Policy Wording will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

FOREGIN WORKER COMPENSATION -E-PAYMENT TAB

The screenshot shows the 'ePayment' tab selected in a web-based application. The 'ePayment' section contains fields for Card Type (VISA), Expiry (04 2012), Credit Card No. (4111111111111111), Card Holder Name (WONG MOOI LIN), and CVV (***). Below these are buttons for Back, Pay Now, and Reset. The 'ePayment Status' section displays the following information:

Issued Date	21-04-2012
K-Cover Reference No.	43090
Insured	B H ENGINEERING
Period of Cover	21-04-2012 - 20-04-2013
Premium	RM 82.00
Bank Response	Error in sending epayment transaction to bank, Please contact Support Team.
Bank Approval Code	
Bank Transaction No.	EAK38382
Cover Note No.	
Submission No.	

At the bottom of the window, there are standard browser controls (Back, Forward, Stop, Home) and a status bar indicating 'Local intranet' and '100%'. A vertical scroll bar is visible on the right side of the main content area.

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

FOREIGN WORKER COMPENSATION-RECEIPT TAB

Receipt

Payment Mode * -PLEASE SELECT--

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Add Remove

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount
<input checked="" type="checkbox"/>	CASH			82.00

1 Record(s)

Total : RM 82.00

Print Receipt Cancel

Done Local intranet 100% :

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.2.3 Non Motor -Workmen- Foreign Worker Insurance Guarantee

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

FOREIGN WORKER INSURANCE GUARANTEE-SCHEDULE TAB

User Interface		
Field	Mandatory (Y/N)	Description
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date.
No. Of Months	N	User can select an entry from the list available in dropdown.
Expiry Date	Y	On selecting 'No of Months', Expiry Date will be calculated and displayed. Not Editable by the user.
Immigration Code	Y	User can select an entry from the list available in drop down.
Name	Y	Description will be displayed according to the Immigration Code selected. Editable by the User.
Address	Y	Address will be displayed according to the Immigration Code selected. Editable by the User.
Post Code	Y	Post Code will be displayed according to the Immigration Code selected. Editable by the User.

Address * PENGARAH IMIGRESEN NEGERI
JABATAN IMIGRESEN NEGERI PERAK
ARAS 2-4 KOMPLEKS PEJABAT
KEMENTERIAN
HAL EHWAH DALAM NEGERI
PERSIARAN MERU UTAMA

Post Code * 30020 IPOH

Employee Details

Employee Name *	B H ENGINEERING	Nationality *	INDONESIA
Gender *	FEMALE	IG Amount *	RM 250.00
Passport No. *	GH5623	Premium *	RM 3.75
Occupation Sector *	PEKERJA AM	Add	Remove

<input checked="" type="checkbox"/>	No.	Employee Name *	Gender *	Passport No. *	Occupation Sector *	Nationality *	IG Amount (RM) *	Premium (RM) *
<input checked="" type="checkbox"/>	1	B H ENGINEERING	FEMALE	GH5623	PEKERJA AM	INDONESIA	250.00	3.75

1 Record(s)

Total : RM 250.00 RM 3.75

Premium Details

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Add	N	To add the Interest to the Grid.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid..

FOREIGN WORKER INSURANCE GUARANTEE -PREMIUM TAB

Total: RM RM

Premium Details	
Sum Insured	* RM <input type="text" value="250.00"/>
Annual Premium	* RM <input type="text" value="0.00"/>
Gross Premium	RM <input type="text" value="45.00"/>
Service Charge	RM <input type="text" value="12.00"/>
Stamp Hasil	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="67.00"/>
Commission	RM <input type="text" value="4.50"/> [10.00] %
Premium After Commission	RM <input type="text" value="62.50"/>
Bank Charges	RM <input type="text" value="0.00"/> [0.00] %
Bank Guarantee No.	<input type="text" value="34567"/>
Memorandum	<p style="margin: 0;">PENGARAH IMIGRESEN NEGERI JABATAN IMIGRESEN NEGERI PERAK</p>
Pre ePayment	<input type="checkbox"/>
<input type="button" value="Back"/> <input type="button" value="Save"/> <input type="button" value="Print"/> <input type="button" value="Next"/> <input type="button" value="Convert To FWCS"/> <input type="button" value="Convert To FWHS"/> <input type="button" value="Cancel"/>	

Print

Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Schedule	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No
IG Letter	<input checked="" type="radio"/> Yes	<input type="radio"/> No

Local intranet
100%

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured. Not Editable.
Annual Premium	Y	For FWIG value displayed is 0.0 and not editable.
Gross Premium	N	Gross Premium value compute and display's from Data Base Value cannot be Editable.
Service Charge	N	User Entry. Amount is only added to the Total Payable and will not be included Commission Calculation.
Stamp Hasil	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Charge Amount (if applicable) + Stamp Hasil . The value displayed will not be editable.
Commission	N	Commission Amount compute by(Gross Premium*(Commission% / 100)) it cannot be editable
Premium After Commission	N	This value compute by (Premium after commission =Net Premium Payable - Commission Amount). It cannot be editable.
Bank Charges	N	The Value Compute by (Gross Premium *(Bankcharge% / 100))
Memorandum	N	User Entry.
Pre e-Payment	N	For e-Payment. On clicking 'Pre e-Payment', 'Next' will be enabled. Click on 'Next' to proceed to e-Payment Screen. If policy convert to refer case mode user cannot proceed to e-payment screen.
Back	N	On clicking, proceeds to 'Interest Details' Screen.
Save	N	On clicking, proceeds to displays Reference No ,after generate number automatically save button disabled.
Print	N	On clicking, the details will be saved to Database and "Covernote saved"

		successfully. CoverNote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window ' if it is not a Refer Case '. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre e Payment', 'Next' would proceed to e Payment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen.
Convert To FWCS	N	If 'Print' is clicked and Covernote is not a Refer Case, 'Convert To FWCS' will be enabled On clicking proceeds to FWCS New Business screen with the details of saved Covernote.
Convert To FWHS	N	If 'Print' is clicked and Covernote is not a Refer Case, 'Convert To FWHS' will be enabled On clicking proceeds to FWHS New Business screen with the details of saved Covernote.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed with in IG Letter.
Schedule	N	On clicking 'Yes', Schedule will be printed with IG Letter Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.
IG Letter	N	On clicking 'Yes' IG Letter will be printed without Schedule Print Pdf.

FOREIGN WORKER INSURANCE GUARANTEE -E-PAYMENT TAB

The screenshot shows the ePayment tab of the Foreign Worker Insurance Guarantee system. At the top, there are tabs for Insured Details, Schedule Details, ePayment (which is selected), and Receipt.

ePayment Section:

- Card Type: VISA
- Expiry: 04 2012
- Credit Card No.: 4111111111111111
- Card Holder Name: WONG MOOI LIN
- CVV: ***

Buttons: Back, Pay Now, Reset

ePayment Status Section:

Issued Date	21-04-2012
K-Cover Reference No.	43086
Insured	BAGAN ANAK BAGAUE
Period of Cover	21-04-2012 - 20-10-2013
Premium	RM 55.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38362
Bank Transaction No.	ALBTRNEAK38362
Cover Note No.	JGY0009427
Submission No.	K0049849

Buttons: Print This Page, Print Cover Note

At the bottom right of the browser window, it says "Local intranet" and "100%".

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

FOREIGN WORKER INSURANCE GUARANTEE - RECEIPT TAB

Receipt

Payment Mode *

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Add Remove

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount
<input checked="" type="checkbox"/>	CASH			55.00

1 Record(s)

Total : RM

Print Receipt Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile Screen</u> .

1.2.4 Non Motor -Workmen- Workmen Compensation scheme

Insured Details Tab, please refer to [Image 1.2 and Image 1.3](#)

WORKMEN COMPENSATION SCHEME - SCHEDULE TAB (PROJECT RISK)

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Place of Employment	Y	"WITHIN MALAYSIA" will be displayed by default. Editable by the User.
PIAM Trade Code	Y	User can select the Trade Code by clicking the Search Icon. PIAM Trade popup will be opened and the trade codes based on the region of the logged in agent will be displayed.
Employee Description	Y	User Entry.
Estimated Total Earnings (RM)	Y	User Entry.
Rate (%)	Y	The value as maintained according to the Trade Code selected will be displayed by default. Editable by the user.
Premium	N	The Premium = Estimated Total Earnings * Rate%, by default. Editable by the User. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Earnings

		and Premium.
Add	N	To add Insured Person Details to the Grid
Update	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Remove	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.
Back	N	On clicking 'Back', proceeds to Insured Details Screen.
Next	N	On clicking 'Next', proceeds to Peril/Warranty Screen.

Place of Worksite * WITHIN MALAYSIA

Contract Value * RM 10000.00

Interest Details

PIAM Trade Code * 0-OIL WELL PROPRIETORS AND MINERAL

Employee Description * PRINCIPAL AND TENAGA NASIONAL

Estimated Wages(RM) * 1000.00 Rate(%) * 12.000 Premium (RM) * 120.000

Item No.	PIAM Trade Code	Employee Description	Rate (%)	Est Total Earnings (RM)	Premium (RM)	Tariff Co
1	0-OIL WELL PROPRIETORS AND MINERAL	PRINCIPAL AND TENAGA NASIONAL	12.000	1000.00	120.000	W5606

1 Record(s)

Total RM 1000.00 120.000

Back Next

User Interface		
Field	Mandatory (Y/N)	Description
PIAM Trade Code	Y	'601-Builders' will be displayed by default. User can select the PIAM Trade Code by clicking on the search icon.
Employee Description	Y	'ON ALL WORKERS ENGAGED IN 'PROJECT TITLE' will be displayed by default. Editable by the User.
Estimated Wages(RM)	Y	Estimated wages percentage cannot be greater than 100% .User Entry.
Rate	Y	The value as maintained according to the Trade Code selected will be displayed by default. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Wages and Premium.
Premium	Y	The Premium = Estimated Total Wages * Rate% by default. Editable by the User.
Add	N	To add Insured Person Details to the Grid.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details.

		After editing, User can click on 'Update' to update the details to the Grid.
Back	N	On clicking 'Back', proceeds to Insured Details Screen.
Next	N	On clicking 'Next', proceeds to Peril/Warranty Screen.

WORKMEN COMPENSATION SCHEME -SCHEDULE TAB (NON-PROJECT RISK)

Schedule Details

Master Policy No.	<input type="text"/>	Inception Date *	<input type="text"/> 21-04-2012 <input type="button" value="Calendar"/>																
Issued Date	* 21-04-2012	Expiry Date	* 20-04-2013 <input type="button" value="Calendar"/>																
Place of Employment	* WITHIN MALAYSIA <input type="button" value="Search"/>																		
Interest Details																			
PIAM Trade Code	* 001 - ADVERTISING CONTRACTORS <input type="button" value="Search"/>																		
Employee Description	* ADVERTISING CONTRACTORS <input type="button" value="Search"/>																		
Estimated Total Earnings(RM)	* <input type="text"/> 10000.00	Rate(%) *	<input type="text"/> 3.975																
Premium(RM)	* <input type="text"/> 397.500																		
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																			
<table border="1"> <thead> <tr> <th><input checked="" type="checkbox"/></th> <th>Item No.</th> <th>PIAM Trade Code</th> <th>Employee Description</th> <th>Rate (%)</th> <th>Est Total Earnings (RM)</th> <th>Premium (RM)</th> <th>Tariff (C)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>1</td> <td>001 - ADVERTISING CONTRACTORS</td> <td>ADVERTISING CONTRACTORS</td> <td>3.975</td> <td>10000.00</td> <td>397.500</td> <td>W37</td> </tr> </tbody> </table>				<input checked="" type="checkbox"/>	Item No.	PIAM Trade Code	Employee Description	Rate (%)	Est Total Earnings (RM)	Premium (RM)	Tariff (C)	<input checked="" type="checkbox"/>	1	001 - ADVERTISING CONTRACTORS	ADVERTISING CONTRACTORS	3.975	10000.00	397.500	W37
<input checked="" type="checkbox"/>	Item No.	PIAM Trade Code	Employee Description	Rate (%)	Est Total Earnings (RM)	Premium (RM)	Tariff (C)												
<input checked="" type="checkbox"/>	1	001 - ADVERTISING CONTRACTORS	ADVERTISING CONTRACTORS	3.975	10000.00	397.500	W37												
1 Record(s)																			
<input type="text"/> Total RM <input type="text"/> 10000.00 <input type="text"/> 397.50																			

Schedule Details

Master Policy No.	<input type="text"/>	Inception Date *	<input type="text"/> 21-04-2012 <input type="button" value="Calendar"/>																
Issued Date	* 21-04-2012	Expiry Date	* 20-04-2013 <input type="button" value="Calendar"/>																
Place of Employment	* WITHIN MALAYSIA <input type="button" value="Search"/>																		
Interest Details																			
PIAM Trade Code	* 001 - ADVERTISING CONTRACTORS <input type="button" value="Search"/>																		
Employee Description	* ADVERTISING CONTRACTORS <input type="button" value="Search"/>																		
Estimated Total Earnings(RM)	* <input type="text"/> 10000.00	Rate(%) *	<input type="text"/> 3.975																
Premium(RM)	* <input type="text"/> 397.500																		
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																			
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<input checked="" type="checkbox"/>	Item No.	PIAM Trade Code	Employee Description	Rate (%)	Est Total Earnings (RM)	Premium (RM)	Tariff (C)												
<input checked="" type="checkbox"/>	1	001 - ADVERTISING CONTRACTORS	ADVERTISING CONTRACTORS	3.975	10000.00	397.500	W37												
1 Record(s)																			
<input type="button" value="Back"/> <input type="button" value="Next"/>																			

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Place of Employment	Y	"WITHIN MALAYSIA" will be displayed by default. Editable by the User.
PIAM Trade Code	Y	User can select the Trade Code by clicking the Search Icon. PIAM Trade popup will be opened and the trade codes based on the region of the logged in agent will be displayed.
Employee Description	Y	User Entry.
Estimated Total Earnings (RM)	Y	User Entry.
Rate (%)	Y	The value as maintained according to the Trade Code selected will be displayed by default. Editable by the user.
Premium	N	The Premium = Estimated Total Earnings * Rate%, by default. Editable by the User. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Earnings and Premium.
Add	N	To add Insured Person Details to the Grid
Update	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Remove	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.
Back	N	On clicking 'Back', proceeds to Insured Details Screen.
Next	N	On clicking 'Next', proceeds to Peril/Warranty Screen.

If user selects PIAM Code as '200', additional fields are displayed as below to enter the Vehicle Details.

PIAM Trade Code * 200-AGRICULTURAL MACHINERY AND IMPLEMENT PROPRIETORS

Employee Description

No Of Drivers *	<input type="text" value="12"/>	RM <input type="text" value="1000.00"/>
No Of Attendants	<input type="text" value="12"/>	RM <input type="text" value="0.00"/>

ON TWELVE DRIVERS - RM 1000.00
 ON TWELVE ATTENDANTS - RM 0.00
 ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: TN123(SPECIAL)

Vehicle Details

	Item No.	Vehicle Type	Registration No.
<input type="checkbox"/>	1	SPECIAL VEHICLE	TN123

1 Record(s)

Estimated Total Earnings(RM) * Rate(%) * Premium(RM) *

	Item No.	PIAM Trade Code	Employee Description	Rate (%)	Est Total Earnings (RM)	Premium (RM)	Tariff
0 Record(s)							

Total RM 0.00

Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
No. of Drivers	Y	User can enter the No. of Drivers and the amount in 'RM' Field. Entered data will be displayed in Text Box as 'ON < No. Of Drivers > DRIVERS - RM < Amount > ON < No. of Attendants > ATTENDANTS - RM < Amount > (if No. of Attendants is entered) ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: < Vehicle Nos > '
No. of Attendants	N	User can enter the No. of Attendants and the amount in 'RM' Field. Entered data will be displayed in Text Box as 'ON < No. Of Drivers > DRIVERS - RM < Amount > ON < No. of Attendants > ATTENDANTS - RM < Amount > ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: < Vehicle Nos > '
Add Vehicle	N	On clicking, one row will be added to Vehicle Details Grid. User can select the Vehicle Type from the list available in the dropdown. Registration Number can be entered by clicking the cell.
Remove Vehicle	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Vehicle Type	Y	User can select the Vehicle Type from the list available in the dropdown.
Registration No	Y	Registration Number can be entered by clicking the cell.

WORKMEN COMPENSATION SCHEME -PERIL/CLAUSE/WARRANTY TAB (PROJECT RISK)

[Insured Details](#) [Schedule Details](#) [Peril/Clause/Warranty](#) [Proposal Form Declaration](#) [Premium Details](#) [ePayment](#) [Receipt](#)

Peril/Clause Details					
No.	Code	Description	Rate(%)	Premium(RM)	
4	9C07	DATE RECOGNITION EXCLUSION ENDORSEMENT (CASUALTY/LIABILITY CATEGORY AND MIXED PROPERTY/CASUALTY/LIABILITY CATEGORY)	0.000	0.000	
5	C023	WAR AND CIVIL WAR EXCLUSION CLAUSE	0.000	0.000	
6	C015	LOSS NOTIFICATION CLAUSE (30 DAYS)	0.000	0.000	
7	ETC	EXCLUSION OF TERRORISM COVER	0.000	0.000	

7 Record(s) Total Peril/Clause Premium : RM 0.00

Warranty Details					
No.	Code	Description	Rate(%)	Premium(RM)	
1	W001	PREMIUM WARRANTY	0.000	0.000	
2	W060	ENDORSEMENT W.60	0.000	0.000	

2 Record(s) Total Warranty Premium : RM 0.00

[Back](#) [Next](#)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value entered cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%. User Can Add new Peril/Warranty clause by using search option, user can edit and add the Rate% for that searching Peril/warranty clause code.
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically. User can also add new Peril/warranty clause's by using search option, user can edit and add premium amount for that searching peril/warranty clause code.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
Next	N	For New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. For Quotation, on clicking 'Next', proceeds to Premium Details Screen.

WORKMEN COMPENSATION SCHEME -PERIL/CLAUSE/WARRANTY TAB (NON PROJECT RISK)

Peril/Clause Details

No.	Code	Description (INSUREMENT/EXCISE/PROPERTY/CASUALTY/LIABILITY CATEGORY)	Rate(%)	Premium(RM)	Applicable To Item(s)
5	C023	WAR AND CIVIL WAR EXCLUSION CLAUSE	0.000	0.000	
6	C015	LOSS NOTIFICATION CLAUSE (30 DAYS)	0.000	0.000	
7	ETC	EXCLUSION OF TERRORISM COVER	0.000	0.000	

8 Record(s)

Warranty Details

No.	Code	Description	Rate
1	W001	COMMON LAW LIABILITY	0.0
2	W23	COMMON LAW LIABILITY - RM25,000,000.00	0.0
		COMMON LAW LIABILITY	0.0
		LOSS NOTIFICATION CLAUSE	0.0
		TEMPORARY OVERSEAS VISITS CLAUSE	0.0
		PAYMENT OF ACCOUNT CLAUSE	0.0
		INTERNET LIABILITY EXCLUSION CLAUSE	0.0
		ENDORSEMENT 'A' & 'B'	0.0

2 Record(s)

Add Remove

Field * DESCRIPTION Condition * LIKE Data * %

Clause Code Description Rate

C001 COMMON LAW LIABILITY 0.0

C0010 COMMON LAW LIABILITY - RM25,000,000.00 0.0

C002 COMMON LAW LIABILITY 0.0

C008 LOSS NOTIFICATION CLAUSE 0.0

C013 TEMPORARY OVERSEAS VISITS CLAUSE 0.0

C014 PAYMENT OF ACCOUNT CLAUSE 0.0

C024 INTERNET LIABILITY EXCLUSION CLAUSE 0.0

E001 ENDORSEMENT 'A' & 'B' 0.0

9 Record(s)

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value entered cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%.
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button.

		Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
		For New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen.
Next	N	For Quotation, on clicking 'Next', proceeds to Premium Details Screen.

WORKMEN COMPENSATION SCHEME -PROPOSAL FORM TAB

The screenshot shows the 'Proposal Form Declaration' tab selected in a software interface. The form includes the following fields:

- Proposal Form Declarations:**
 - 1. Do you wish to Insure your Liability against the Workmen of Sub-Contractors? (NO)
 - 2. Have you made any Claims during the last twelve (12) months? (YES)
- Date of Loss:** 12/12/2011
- Nature of Accident/Disease to your Employees:** TENAGA NASIONAL BERHAD AS PRINCIPAL
- Claim Amount:** 10000

At the bottom, there are 'Back' and 'Next' buttons. The status bar at the bottom right shows 'Local intranet' and '100%'.

User Interface		
Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

WORKMEN COMPENSATION SCHEME -PREMIUM TAB (PROJECT RISK)

Premium Details

Sum Insured	* RM <input type="text" value="1000.00"/>
Basic Premium	RM <input type="text" value="39.75"/>
Annual Premium	* RM <input type="text" value="0.00"/>
Gross Premium	RM <input type="text" value="100.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="6.00"/> <input type="text" value="6.00"/> %
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="116.00"/>
Commission	RM <input type="text" value="26.00"/> <input type="text" value="26.00"/> %
Premium After Commission	RM <input type="text" value="90.00"/>

Print

DebitNote Yes No

With Logo Without Logo

Memorandum

Pre ePayment before eCN issuance?

Buttons: Back, Save, Print, Next, Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Wages will be displayed in premium details Sum insured column and will not be editable
Basic Premium	N	The Total of the Premium of all the interest added. The value displayed will not be editable displayed from schedule details.
Annual Premium	N	For Project Risk, 0.00 will be displayed. The value displayed is not editable.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the Data Base), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.

Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Pre e Payment	N	For e Payment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Interest Details' Screen.
Save	N	On clicking, the details will be saved and 'Cover note saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Cover note number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Debit Note	N	On clicking 'Yes', Debit Note will be printed in Schedule Print.
Logo Option	N	On clicking 'yes' Logo will be printed with schedule Print.

WORKMEN COMPENSATION SCHEME -PREMIUM TAB (PROJECT RISK-ALLOW BACK DATE)

Insured Details Schedule Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Premium Details

Sum Insured	* RM <input type="text" value="1000.00"/>
Basic Premium	RM <input type="text" value="39.75"/>
Annual Premium	* RM <input type="text" value="0.00"/>
Gross Premium	RM <input type="text" value="100.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="6.00"/> <input type="text" value="6.00"/> %
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="116.00"/>
Commission	RM <input type="text" value="26.00"/> <input type="text" value="26.00"/> %
Premium After Commission	RM <input type="text" value="90.00"/>
Memorandum	<input type="text"/>

Print

DebitNote	<input type="radio"/> Yes <input checked="" type="radio"/> No
With Logo	<input type="radio"/> With Logo
Letter Of Undertaking	<input type="radio"/> Yes <input checked="" type="radio"/> No

Pre ePayment before eCN issuance?

Back Save Print Next Cancel

Done Local intranet 100%

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Debit Note	N	On clicking 'Yes', Debit Note will be printed in Schedule Print.
Logo Option	N	On clicking 'yes' Logo will be printed with schedule Print.
Letter Of Undertaking	N	On clicking 'yes' Letter will be printed with schedule Print.

WORKMEN COMPENSATION SCHEME -PREMIUM TAB (NON-PROJECT RISK)

Print

Sum Insured	*	RM	10000.00	
Basic Premium		RM	1200.00	
Annual Premium	*	RM	1200.00	%
Loading		RM	0.00	0.00 %
Gross Premium		RM	1200.00	
Service Tax	<input checked="" type="checkbox"/>	RM	72.00	6.00 %
Stamp Duty		RM	10.00	
Net Premium Payable		RM	1282.00	
Commission		RM	312.00	26.00 %
Premium After Commission		RM	970.00	
Memorandum				
Pre ePayment before eCN issuance? <input type="checkbox"/>				

Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable.
Basic Premium	N	The Total of the Premium of all the interest added. The value displayed will not be displayed from schedule details.
Annual Premium	N	Project Risk, the premium of all the interest added considering the POC for 1 year is displayed.
Loading	N	Loading amount will be loaded based on loading%.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the Data Base), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Pre e	N	For e Payment. On clicking, 'NEXT' will be enabled and 'SAVE' will be

Payment		disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Interest Details' Screen.
Save	N	On clicking, the details will be saved and 'Cover note saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Cover note number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

WORKMEN COMPENSATION SCHEME -E-PAYMENT TAB

Insured Details Schedule Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

ePayment

Card Type	*	VISA	▼		
Expiry	*	04	▼	2012	▼
Credit Card No.	*	4111111111111111			
Card Holder Name	*	HAMIZAH BINTI ABDULLAH			
CVV	*	***			

[Back](#) [Pay Now](#) [Reset](#)

ePayment Status

Issued Date	23-04-2012
K-Cover Reference No.	43100
Insured	NADASAN A/L SATHAPAN
Period of Cover	23-04-2012 - 22-04-2013
Premium	RM 1210.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38402
Bank Transaction No.	ALBTRNEAK38402
Cover Note No.	JGB0015312
Submission No.	K0049850

[Print This Page](#) [Print Cover Note](#)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

WORKMEN COMPENSATION SCHEME - RECEIPT TAB

Insured Details Schedule Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment **Receipt**

Receipt

Payment Mode	*	<input style="width: 100%;" type="button" value="PLEASE SELECT--"/>
Cheque / Credit Card No.	<input style="width: 100%;" type="text"/>	
Cheque Date	<input style="width: 100%;" type="text"/> <input style="width: 20px; height: 20px; vertical-align: middle;" type="button" value="Calendar"/>	
Card Holder Name	HAMIZAH BINTI ABDULLAH	
Amount Paid	* RM	<input style="width: 100%;" type="text" value="1210.00"/>
<input style="width: 50px; margin-right: 10px;" type="button" value="Add"/> <input style="width: 50px;" type="button" value="Remove"/>		

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount
<input checked="" type="checkbox"/>	E-PAYMENT	4111111111111111		1210.00

1 Record(s)

Total : RM

Done

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile</u> Screen.

1.3 Personal Accident

1.3.1 Non Motor – Personal Accident- Nsure Star Personal Accident (Individual)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

NSURE STAR PERSONAL ACCIDENT (INDIVIDUAL) –INTEREST TAB

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date should be greater than the Inception Date and should be within 2 Years from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Name of Insured	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the <u>Nominee Details</u> By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Benefit Details		
Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Benefit Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured (RM)	Y	User Entry. Should be greater than 0 for Benefit Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Benefit Rate (%)	Y	Benefit Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium (RM)	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Benefit Rate % * Sum Insured * (Pro Rate or Short Rate based on POC) . User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input type="checkbox"/>	1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

NSURE STAR PERSONAL ACCIDENT (INDIVIDUAL) -PERIL/CLAUSE/WARRANTY TAB

Peril/Clause/Warranty																									
Proposal Form Declaration																									
Premium Details																									
ePayment																									
Receipt																									
<p>Peril/Clause Details</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>No.</th> <th>Code</th> <th>Description</th> <th>Limit(RM)</th> <th>Rate(%)</th> <th>Premium(RM)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>ETC</td> <td>EXCLUSION OF TERRORISM COVER</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>2</td> <td>P006</td> <td>YACHTING / SCUBA DIVING CLAUSE</td> <td>0.00</td> <td>25.00</td> <td>5.63</td> </tr> </tbody> </table> <p style="margin-top: 10px;">2 Record(s)</p> <p style="margin-top: 10px;">Add Remove Total Peril/Clause Premium : RM 5.63</p>								No.	Code	Description	Limit(RM)	Rate(%)	Premium(RM)	1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.00	2	P006	YACHTING / SCUBA DIVING CLAUSE	0.00	25.00	5.63
No.	Code	Description	Limit(RM)	Rate(%)	Premium(RM)																				
1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.00																				
2	P006	YACHTING / SCUBA DIVING CLAUSE	0.00	25.00	5.63																				
<p>Warranty Details</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>No.</th> <th>Code</th> <th>Description</th> <th>Limit(RM)</th> <th>Rate(%)</th> <th>Premium(RM)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>W003</td> <td>LIMIT ANYONE CONVEYANCE</td> <td>0.00</td> <td>10.00</td> <td>2.25</td> </tr> </tbody> </table> <p style="margin-top: 10px;">1 Record(s)</p> <p style="margin-top: 10px;">Add Remove Total Warranty Premium : RM 2.25</p>								No.	Code	Description	Limit(RM)	Rate(%)	Premium(RM)	1	W003	LIMIT ANYONE CONVEYANCE	0.00	10.00	2.25						
No.	Code	Description	Limit(RM)	Rate(%)	Premium(RM)																				
1	W003	LIMIT ANYONE CONVEYANCE	0.00	10.00	2.25																				
<input type="button" value="Back"/> <input type="button" value="Next"/>																									
Done Local intranet 100%																									

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	User can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form

		Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.
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NSURE STAR PERSONAL ACCIDENT (INDIVIDUAL) -PROPOSAL TAB

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Has any person proposed to be insured ever suffered from any infirmity, illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident.

NO

Back **Next**

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

NSURE STAR PERSONAL ACCIDENT (INDIVIDUAL) -PREMIUM TAB

The screenshot shows the 'Premium Details' section of the application. It includes fields for Sum Insured (RM 15000.00), Basic Premium (RM 22.50), Peril Premium (RM 5.62), Warranty Premium (RM 2.25), Annual Premium (RM 30.37), Gross Premium (RM 30.37), Service Tax (RM 1.82, 6.00%), Stamp Duty (RM 10.00), Net Premium Payable (RM 42.19), Commission (RM 7.59, 25.00%), and Premium After Commission (RM 34.60). A 'Memorandum' area is present below these fields. On the right, there is a 'Print' section with checkboxes for Check List, Clause Narration, Proposal Form, Policy Wordings, and Product Disclosure, all set to 'No'. At the bottom, there are buttons for Back, Save, Print, Next, Cancel, and Pre ePayment.

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount.

		The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

NSURE STAR PERSONAL ACCIDENT (INDIVIDUAL) -E-PAYMENT TAB

The screenshot shows the ePayment tab of the NSURE STAR Personal Accident (Individual) application. The top navigation bar includes tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment (which is selected), and Receipt.

ePayment Section:

- Card Type: VISA
- Expiry: 04 2012
- Credit Card No.: 4211111111111111
- Card Holder Name: RAMKUMAR
- CVV: 123

ePayment Status Section:

Issued Date	23-04-2012
K-Cover Reference No.	43103
Insured	RAMKUMAR
Period of Cover	23-04-2012 - 22-04-2013
Premium	RM 42.19
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38422
Bank Transaction No.	ALBTRNEAK38422
Cover Note No.	JGB0015313
Submission No.	K0049853

Buttons:

- Print This Page
- Print Cover Note

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

NSURE STAR PERSONAL ACCIDENT (INDIVIDUAL) -RECEIPT TAB

Receipt

Payment Mode *

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4211111111111111		42.19

1 Record(s)

Total : RM

Done | Local intranet | 100% |

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.3.2 Non Motor - Personal Accident-Traveller's Personal Accident

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

TRAVELLER'S PERSONAL ACCIDENT – INTEREST DETAILS TAB

Insured Details **Interest Details** **Premium Details** **ePayment** **Receipt**

Travel Details

Insured Person Details

Benefit Code	Benefit Description	Sum Insured (RM)	Benefit Rate (%)	Premium (RM)
A	ACCIDENTAL DEATH	25000.00	0.030000	7.50
B	PERMANENT DISABLEMENT	25000.00	0.000000	0.00
C	MEDICAL EXPENSES	0.00	0.000000	0.00

Nominee Details

Item No	Insured Name	New IC No	Old IC No	Date of Birth	Age	Occupation Code	Occupation Desc	Sum In
1	RAMKUMAR	880328121211		28-03-1988	24	324	CHEMIST -	25000.00

Total: RM 25000.00 RM 7.50

Back Next Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Departure Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. When the Policy is taken under a Master Policy, then the Departure Date should be within the Master Policy Inception Date.
Expiry Date	Y	User Entry. Expiry Date should be greater than the Inception Date and should be within 6 Months from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry Date.

Travel Details

User Interface		
Field	Mandatory (Y/N)	Description
Destination	Y	User Entry.
Flight No.	N	User Entry.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Name of Insured	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC No.	N	User Entry.
Gender	Y	User can select one entry from the list available in dropdown.
Occupation Code	N	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Date Of Birth	Y	User can keys in the DOB or select from the Calendar Control.
Age	N	Age will be displayed based on DOB keyed and Not editable by the User.
Occupation Description	N	Based on the Occupation Code selected, Occupation Description will be displayed and it will be editable by the User.
Nominee	N	Click on the link to view/enter the <u>Nominee Details</u> By default, 'ESTATE' with Beneficiary as 100% will be displayed.

Benefit Details

Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Benefit Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured (RM)	Y	User Entry. Should be greater than 0 for Benefit Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Benefit Rate (%)	Y	Benefit Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium (RM)	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Benefit Rate % * Sum Insured * (Pro Rate or Short Rate based on POC). User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.

Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Premium Details' Screen

Nominee Details

The screenshot shows a software interface titled 'Nominee details'. It features a table with columns: No., *Nominee Name, IC / Birth Cert No., Relationship, Occupation Desc., and *Nominee %. A single row is present with 'No.' value 1, 'Nominee Name' value 'ESTATE', 'Relationship' dropdown set to '--PLEASE SELECT--', 'Occupation Desc.' empty, and 'Nominee %' value '100'. Below the table, a message '1 Record(s)' is displayed. At the bottom are buttons for 'Add Nominee' (disabled), 'Remove Nominee', 'Ok', and 'Cancel'.

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK, the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

TRAVELLER PERSONAL ACCIDENT –PREMIUM TAB

Premium Details

Sum Insured	* RM 25000.00
Basic Premium	RM 7.50
Peril Premium	RM 0.00
Warranty Premium	RM 0.00
Annual Premium	* RM 0.00
Gross Premium	RM 15.00
Service Tax	<input checked="" type="checkbox"/> RM 0.90 [6.00] %
Stamp Duty	RM 10.00
Net Premium Payable	RM 25.90
Commission	RM 3.75 [25.00] %
Premium After Commission	RM 22.15

Print

Check List	<input type="radio"/> Yes <input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes <input checked="" type="radio"/> No
Proposal Form	<input type="radio"/> Yes <input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes <input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes <input checked="" type="radio"/> No

Memorandum

Pre ePayment

Done | Local intranet | 100% |

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After	N	The value displayed will be equal to Net Premium Payable - Commission

Commission		Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

TRAVELLER PERSONAL ACCIDENT –E-PAYMENT TAB

[Insured Details](#) [Interest Details](#) [Premium Details](#) **ePayment** [Receipt](#)

ePayment

Card Type	*	<input type="text" value="VISA"/>
Expiry	*	<input type="text" value="04"/> <input style="width: 20px; height: 20px; vertical-align: middle;" type="text"/> <input type="text" value="2012"/> <input style="width: 20px; height: 20px; vertical-align: middle;" type="text"/>
Credit Card No.	*	<input type="text" value="4211111111111111"/>
Card Holder Name	*	<input type="text" value="RAMKUMAR"/>
CVV	*	<input type="text" value="***"/>

ePayment Status

Issued Date	23-04-2012
K-Cover Reference No.	43110
Insured	RAMKUMAR
Period of Cover	23-04-2012 - 28-04-2012
Premium	RM 25.90
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38425
Bank Transaction No.	ALBTRNEAK38425
Cover Note No.	JGB0015317
Submission No.	K0049856

Done | | | |

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

TRAVELLER PERSONAL ACCIDENT – RECEIPT TAB

Insured Details Interest Details Premium Details ePayment Receipt

Receipt

Payment Mode * --PLEASE SELECT--

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Add Remove

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4211111111111111		25.90

1 Record(s)

Total : RM 25.90

Print Receipt Cancel

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.3.3 Non Motor - Personal Accident-Group Personal Accident

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

GROUP PERSONAL ACCIDENT-INTEREST DETAILS TAB (INDIVIDUAL & OTHERS)

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date should be greater than the Inception Date and should be within 2 Years from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface

Field	Mandatory (Y/N)	Description
Name of Insured	Y	User Entry.

New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the <u>Nominee Details</u> By default, 'ESTATE' with Beneficiary as 100% will be displayed.

Benefit Details

Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Benefit Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured (RM)	Y	User Entry. Should be greater than 0 for Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Benefit Rate (%)	Y	Benefit Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium (RM)	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Benefit Rate % * Sum Insured * (Pro Rate or Short Rate based on POC). User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

GROUP PERSONAL ACCIDENT-INTEREST DETAILS TAB (BUSINESS)

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min and Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Occupation Details

User Interface

Field	Mandatory (Y/N)	Description
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Plan	Y	User can select any one option from the two option (WITHOUT WEEKLY

		BENEFITS & WITH WEEKLY BENEFITS) listed in dropdown. Base on the option user selected another Plan combo will be fetched automatically from that user can select the plan. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	N	Total Sum Insured as keyed in Benefit Details screen will be displayed and not editable.
Premium	N	Total Premium as keyed in Benefit Details screen will be displayed and not editable.
Add	N	To add Occupation Details to the Grid
Add/Modify Insured	Y	After clicking 'Add', the Occupation details will be added to Grid. Click on <u>Add/Modify Insured</u> to keys in details of Insured Persons 'No of Insured' column displayed the total count of Insured Persons added by the User. It should be greater than 0.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User should click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Occupation Details added. Not Editable.

Nominee Details

Nominee Name	Y	Client Name will be displayed by default. Can be edited by the User.
Relationship	Y	User can select one entry from the list available in dropdown.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Basis of Cover

(STANDARD)

Benefits Details

Benefit Code	Description	Sum Insured	Rate %	Premium
A	ACCIDENTAL DEATH	150000.00	0.055000	82.50
B	PERMANENT DISABLEMENT	150000.00	0.055000	82.50
C1	TEMPORARY TOTAL DISABLEMENT PER WEEK	0.00	17.000000	0.00
C2	TEMPORARY PARTIAL DISABLEMENT PER WEEK	0.00	0.000000	0.00
D	MEDICAL EXPENSES	0.00	0.800000	0.00

5 Record(s)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured	Y	User Entry. Should be greater than 0 for Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be

		edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Rate (%)	Y	Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Rate % * Sum Insured * (Pro Rate or Short Rate based on POC). User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Save	N	On clicking Save, the Benefits Details keyed will be saved and window will be closed.
Cancel	N	The Benefits details will not be saved and window will be closed.

Basis of Cover (FLAT)

Benefits Details

Flat Rate <input type="text" value="10.000000"/>			
Benefit Code	Description	Sum Insured	Premium
A	ACCIDENTAL DEATH	25000.00	2500.00
B	PERMANENT DISABLEMENT	25000.00	
C1	TEMPORARY TOTAL DISABLEMENT PER WEEK	3000.00	
C2	TEMPORARY PARTIAL DISABLEMENT PER WEEK	1500.00	
D	MEDICAL EXPENSES	0.00	

5 Record(s)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured	Y	User Entry. Should be greater than 0 for Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Flat Rate (%)	Y	Flat Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Flat Rate % * Sum Insured * (Pro Rate or Short Rate based on POC). User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Save	N	On clicking Save, the Benefits Details keyed will be saved and window will be

		closed.
Cancel	N	The Benefits details will not be saved and window will be closed.

Insured Details

Insured Person Details

Name *	<input type="text"/>	Gender	-PLEASE SELECT-- <input type="button" value="▼"/>
New IC No.	<input type="text"/>	Date of Birth *	<input type="text"/> <input type="button" value="Calendar"/>
Old IC No./ Birth Certificate No.	<input type="text"/>	Age	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>			
<input type="checkbox"/>	No.	Name	New IC No.
<input type="checkbox"/>	1	RAMKUMAR	880328111111
<input type="checkbox"/>	2	RAJAGOPAL	560609111111

2 Record(s)

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.

GROUP PERSONAL ACCIDENT-PERIL/CLAUSE/WARRANTY TAB

Peril/Clause Details							
<input type="checkbox"/>	No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	Applicable To Item(s)
<input type="checkbox"/>	1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.00	
<input type="checkbox"/>	2	9C07	DATE RECOGNITION EXCLUSION ENDORSEMENT	0.00	0.00	0.00	
<input checked="" type="checkbox"/>	3	P006	YACHTING / SCUBA DIVING CLAUSE	0.00	25.00	56.25	1

3 Record(s)

Add Remove Total Peril/Clause Premium: RM 56.25

Warranty Details							
<input type="checkbox"/>	No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	Applicable To Item(s)
<input type="checkbox"/>	1	W003	LIMIT ANYONE CONVEYANCE	0.00	20.00	160.00	1.2

1 Record(s)

Add Remove Total Warranty Premium: RM 160.00

[Back](#) [Next](#)

Done Local intranet 100%

Applicable To Item(s)

Insured Summary		
<input checked="" type="checkbox"/>	Item No.	Insured Name
<input checked="" type="checkbox"/>	1	RAMKUMAR
<input checked="" type="checkbox"/>	2	RAJAGOPAL

2 Record(s)

[OK](#) [Cancel](#)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties.

		Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable To Item(s)	N	User can add their Applicable insured items in each clause and premium will be computed according to that.
Add	N	User can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.

GROUP PERSONAL ACCIDENT–PROPOSAL TAB

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Has any person proposed to be insured ever suffered from any infirmity, illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident.

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

GROUP PERSONAL ACCIDENT-PREMIUM TAB

The screenshot shows the 'Premium Details' tab of a software interface. At the top, there are tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details (which is selected), ePayment, and Receipt. The main area contains a table of premium details:

Premium Details		
Sum Insured	RM 400000.00	
Basic Premium	RM 800.00	
Peril Premium	RM 56.25	
Warranty Premium	RM 160.00	
Annual Premium	RM 1016.25	
Discount	RM 101.63	10.00 %
Gross Premium	RM 914.62	
Service Tax	RM 54.88	6.00 %
Stamp Duty	RM 10.00	
Net Premium Payable	RM 979.50	
Commission	RM 228.66	25.00 %
Premium After Commission	RM 750.84	
Memorandum	<input type="text"/>	
Pre ePayment	<input type="checkbox"/>	

To the right of the table is a 'Print' section with four radio button groups:

- Check List: Yes (radio) No (selected)
- Clause Narration: Yes (radio) No (selected)
- Proposal Form: Yes (radio) No (selected)
- Policy Wordings: Yes (radio) No (selected)

At the bottom of the form are buttons for Back, Save, Print, Next, and Cancel. The status bar at the bottom shows 'Done' and 'Local intranet'.

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added.The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Discount	N	If the Insured Person Details is more than one then the default discount will be computed automatically (Discount = Annual Premium * Discount %) or it will be hidden. Discount is Not Editable.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However,

		this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.

GROUP PERSONAL ACCIDENT-E-PAYMENT TAB

ePayment

Card Type	* <input type="text" value="VISA"/>
Expiry	* <input type="text" value="04"/> <input type="text" value="2012"/>
Credit Card No.	* <input type="text" value="4211111111111111"/>
Card Holder Name	* <input type="text" value="RAMKUMAR"/>
CVV	* <input type="text" value="***"/>

ePayment Status

Issued Date	23-04-2012
K-Cover Reference No.	43116
Insured	RAMKUMAR
Period of Cover	23-04-2012 - 22-04-2013
Premium	RM 750.54
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38462
Bank Transaction No.	ALBTRNEAK38462
Cover Note No.	JGB0015322
Submission No.	K0049862

[Print This Page](#) [Print Cover Note](#)

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

GROUP PERSONAL ACCIDENT–RECEIPT TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Receipt

Payment Mode * --PLEASE SELECT--

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Add Remove

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4211111111111111		750.54

1 Record(s)

Total : RM 750.54

Print Receipt Cancel

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.3.4 Non Motor – Personal Accident–Nsure Care Travel Insurance

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

NSURE CARE TRAVEL INSURANCE–INTEREST DETAILS TAB

Insured Details Interest Details Premium Details ePayment Receipt

Master Policy No. Departure Date *

Issued Date * Expiry Date *

Travel Details

Area Cover *

Area Cover Description *

Destination *

Flight No.

Insured Person Details

Insured Name	* <input type="text" value="RAMKUMAR"/>	Date Of Birth	* <input type="text" value="28-03-1988"/> <input type="button"/>
New IC No.	<input type="text" value="880328121211"/>	Birth Certificate No.	<input type="text"/>
Old IC No.	<input type="text"/>	Nationality	* <input type="text" value="MALAYSIAN"/> <input type="button"/>
Gender	* <input type="text" value="MALE"/> <input type="button"/>	Plan	* <input type="text" value="PLAN 1"/> <input type="button"/> Plan Details
Relationship	* <input type="text" value="EMPLOYER"/> <input type="button"/>	Premium	RM <input type="text" value="180.00"/>
Sum Insured	* RM <input type="text" value="100,000.00"/>	Nominee Details	

[Add](#) [Remove](#) [Update](#)

<input type="checkbox"/>	No.	Name of Insured	New IC No.	Old IC No.	DOB	Birth Certificate No.	Gender	Nationality	Relationship
<input checked="" type="checkbox"/>	1	RAMKUMAR	880328121211		28-03-1988		MALE	MALAYSIAN	EMPLOYER
<input type="checkbox"/>	2	RAJAGOPAL	570609111111		09-06-1957		MALE	MALAYSIAN	FATHER

2 Record(s)

Total: RM RM

[Back](#) [Next](#)

Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Departure Date	Y	The Policy Departure Date. Issued Date will be displayed by default and can be edited by the User. Departure Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Departure date.
Expiry Date	Y	Expiry Date is user selection. Expiry Date keyed should be within 6 months from the Departure Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Travel Details

User Interface		
Field	Mandatory (Y/N)	Description
Area Cover	Y	<p>Area Cover has 3 options.</p> <p>1.AREA 1 2.AREA 2 3.AREA 3</p> <p>When user select the Area Cover than related Area Description will be displayed in Area Cover Description.</p>
Area Cover Description	Y	Area Cover Description will be displayed. Not editable by the User.
Destination	Y	User can select their First Country of Arrival Abroad
Flight No.	N	User can keys in their Flight No.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC	N	User Entry.
Gender	Y	User can select one entry from the list available in dropdown.
Relationship	Y	User can select one entry from the list available in dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Birth Certificate No.	N	User Entry.
Nationality	Y	User can select one entry from the list available in dropdown.
Nominee	N	<p>Click on the link to view/enter the Nominee Details</p> <p>By default, 'ESTATE' with Beneficiary as 100% will be displayed.</p>
Plan	Y	<p>User can select any one option from the two option (PLAN A & PLAN B) listed in dropdown.</p> <p>Base on the option user selected Sum Insured and Premium will be computed</p> <p>Details of the Plan selected can be viewed by clicking "Plan Details" link.</p>
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

NSURE CARE TRAVEL INSURANCE-PREMIUM TAB

Premium Details

Sum Insured	* RM 300,000.00	
Basic Premium	RM 540.00	
Annual Premium	RM 0.00	
Gross Premium	RM 540.00	
Service Tax	<input checked="" type="checkbox"/> RM 32.40	6.00 %
Stamp Duty	RM 10.00	
Net Premium Payable	RM 582.40	
Commission	RM 135.00	25.00 %
Premium After Commission	RM 447.40	

Print

Check List	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Proposal form	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No

Memorandum

Pre ePayment

[Back](#) [Save](#) [Print](#) [Next](#) [Cancel](#)

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen. (if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface

Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

NSURE CARE TRAVEL INSURANCE-E-PAYMENT TAB

The screenshot shows the ePayment tab of a travel insurance application. At the top, there are tabs for Insured Details, Interest Details, Premium Details, ePayment (which is selected), and Receipt.

ePayment:

- Card Type: VISA
- Expiry: 04 2012
- Credit Card No.: 4211111111111111
- Card Holder Name: RAMKUMAR
- CVV: ***

ePayment Status:

- Issued Date: 20-04-2012
- K-Cover Reference No.: 43038
- Insured: RAMKUMAR
- Period of Cover: 23-04-2012 - 29-06-2012
- Premium: RM 582.40
- Bank Response: Transaction is successful
- Bank Approval Code: ALBAPPEAK38262
- Bank Transaction No.: ALBTRNEAK38262
- Cover Note No.: JGB0015297
- Submission No.: K0049841

Buttons at the bottom:

- Print This Page
- Print Cover Note

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

NSURE CARE TRAVEL INSURANCE – RECEIPT TAB

Receipt

Payment Mode	*	<input style="width: 100%;" type="button" value="–PLEASE SELECT–"/>
Cheque / Credit Card No.	<input style="width: 100%;" type="text"/>	
Cheque Date	<input style="width: 10%;" type="text"/>	<input type="button" value=""/>
Card Holder Name	<input style="width: 100%;" type="text"/>	
Amount Paid	* RM	<input style="width: 10%;" type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4211111111111111		582.40

1 Record(s)

Total : RM 582.40

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.3.5 Non Motor - Personal Accident-Perfect 10 Personal Accident (individual)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

PERFECT 10 PERSONAL ACCIDENT (INDIVIDUAL)-INTEREST DETAILS TAB

The screenshot shows the 'Interest Details' tab of the Perfect 10 Personal Accident (Individual) application. The form includes fields for Master Policy No., Issued Date, Inception Date, Expiry Date, and various details about the insured person like Name, Age, Relationship, Occupation, and Premium. Buttons for 'Back' and 'Next' are visible at the bottom.

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min & Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory.

		If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee OK Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.

Ok	N	On clicking 'OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

PERFECT 10 PERSONAL ACCIDENT (INDIVIDUAL)-PERIL/CLAUSE/WARRANTY TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Peril/Clause Details

<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
<input type="checkbox"/>	1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.00
<input type="checkbox"/>	2	P007	MOUNTAINEERING CLAUSE	0.00	25.00	47.75

2 Record(s)

Add Remove Total Peril/Clause Premium: RM 47.75

Warranty Details

<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
<input type="checkbox"/>	1	W003	LIMIT ANYONE CONVEYANCE	0.00	10.00	19.10

1 Record(s)

Add Remove Total Warranty Premium: RM 19.10

Back Next Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated; the Clause Rate % will get updated automatically.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty	N	Total of Peril Clause/Warranty premium.

Premium		
Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.

PERFECT 10 PERSONAL ACCIDENT (INDIVIDUAL)-PROPOSAL TAB

The screenshot shows a software interface for 'Proposal Form Declaration'. At the top, there are tabs: Insured Details, Interest Details, Peril/Clause/Warranty, **Proposal Form Declaration**, Premium Details, ePayment, and Receipt. Below the tabs, a section titled 'Proposal Form Declarations' contains the following question: '1. Has any person proposed to be insured ever suffered from any infirmity, illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident.' A dropdown menu next to the question shows 'NO'. At the bottom of this section are 'Back' and 'Next' buttons. The status bar at the bottom of the window shows 'Done', 'Local intranet', and '100%'.

User Interface		
Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

PERFECT 10 PERSONAL ACCIDENT (INDIVIDUAL)-PREMIUM TAB

The screenshot displays the 'Premium Details' tab of a software application. It includes fields for Sum Insured (RM 100000.00), Basic Premium (RM 191.00), Peril Premium (RM 47.75), Warranty Premium (RM 19.10), Annual Premium (RM 257.85), Gross Premium (RM 257.85), Service Tax (RM 15.47, 6.00%), Stamp Duty (RM 10.00), Net Premium Payable (RM 283.32), Commission (RM 64.46, 25.00%), and Premium After Commission (RM 218.86). A 'Print' section offers options for Check List, Clause Narration, Policy Wordings, Proposal form, and Product Disclosure, with 'No' selected for all. A 'Memorandum' area contains a large empty text box. At the bottom, there are 'Back', 'Save', 'Print', 'Next', and 'Cancel' buttons.

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After	N	The value displayed will be equal to Net Premium Payable -

Commission		Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen. (if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface

Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

PERFECT 10 PERSONAL ACCIDENT (INDIVIDUAL)-E-PAYMENT TAB

The screenshot shows the ePayment tab of a software application. At the top, there are tabs: Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment (which is highlighted in blue), and Receipt.

ePayment

- Card Type: VISA
- Expiry: 04 2012
- Credit Card No.: 4111111111111111
- Card Holder Name: RAMKUMAR
- CVV: ***

ePayment Status

Issued Date	23-04-2012
K-Cover Reference No.	43125
Insured	RAMKUMAR
Period of Cover	23-04-2012 - 22-04-2013
Premium	RM 283.32
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38543
Bank Transaction No.	ALBTRNEAK38543
Cover Note No.	JGB0015328
Submission No.	K0049866

Buttons:

- Back
- Pay Now
- Reset
- Print This Page
- Print Cover Note

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

PERFECT 10 PERSONAL ACCIDENT (INDIVIDUAL)-RECEIPT TAB

The screenshot shows the 'Receipt' tab of the Perfect 10 Personal Accident (Individual) application. The interface includes:

- Payment Mode:** A dropdown menu labeled "PLEASE SELECT".
- Cheque / Credit Card No.:** An input field.
- Cheque Date:** An input field with a calendar icon.
- Card Holder Name:** An input field.
- Amount Paid:** An input field with a RM prefix.
- Add / Remove:** Buttons for managing the payment history table.
- Table:** A grid showing payment details:

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		283.32

 The table displays 1 Record(s).
- Total :** RM 283.32
- Buttons:** Print Receipt, Cancel.

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.3.6 Non Motor - Personal Accident-Group Perfect 10 Personal Accident

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

GROUP PERFECT 10 PERSONAL ACCIDENT-INTEREST (INDIVIDUAL & OTHERS)

Master Policy No. Inception Date *

Issued Date * Expiry Date *

Insured Person Details

Insured Name *	<input type="text" value="RAMKUMAR"/>	Date of Birth *	<input type="text" value="28-03-1988"/>
New IC No.	<input type="text" value="880328121211"/>	Age	<input type="text" value="24"/>
Old IC/Birth Cert No.	<input type="text"/>	Relationship	<input type="text" value="OTHERS"/>
Gender	<input type="text" value="MALE"/>	Occupation Description *	<input type="text" value="CHEMIST -"/>
Occupation Code *	<input type="text" value="324"/>	Plan *	<input type="text" value="4"/> <input type="button" value="Plan Details"/>
Occupation Class *	<input type="text" value="CLASS 2"/>	Premium *	RM <input type="text" value="180.00"/>
Sum Insured *	RM <input type="text" value="150000.00"/>	Nominee Details	

No.	Insured Name	New IC No.	Old IC / Birth Cert No.	Gender	DOB	Relationship	Occupation Code	
<input checked="" type="checkbox"/> 1	RAMKUMAR	880328121211		MALE	28-03-1988	OTHERS	324	
<input type="checkbox"/> 2	RAJAGOPAL	560609111111		MALE	09-06-1956	OTHERS	305	EXECUTIVE

2 Record(s)

Total: RM RM

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date should be greater than the Inception Date and should be within 2 Years from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Name of Insured	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the <u>Nominee Details</u> By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input type="checkbox"/>	1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

GROUP PERFECT 10 PERSONAL ACCIDENT–INTEREST (BUSINESS)

Insured Details	Interest Details	Peril/Clause/Warranty	Proposal Form Declaration	Premium Details	ePayment	Receipt																		
Master Policy No.	<input type="text"/>	Inception Date	* <input type="text" value="23-04-2012"/>																					
Issued Date	* <input type="text" value="23-04-2012"/>	Expiry Date	* <input type="text" value="22-04-2013"/>																					
Occupation Details																								
Occupation Code	* <input type="text" value="305"/>	Plan Type	* <input type="text" value="4"/>	Plan Details																				
Occupation Description	* <input type="text" value="EXECUTIVE, MANAGER,GEI"/>	Sum Insured	RM <input type="text" value="150000.00"/>																					
Occupation Class	* <input type="text" value="CLASS 2"/>	Premium	RM <input type="text" value="180.00"/>																					
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/> <table border="1"> <thead> <tr> <th><input checked="" type="checkbox"/></th> <th>No.</th> <th>Code</th> <th>Description</th> <th>Class</th> <th>Plan</th> <th>No.ofInsured</th> <th>Sum Insured(RM)</th> <th>Premium(RM)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>1</td> <td>305</td> <td>EXECUTIVE, MANAGER,GENERAL MANAGER, SUPERVISOR (SITE)-CLASS 2</td> <td>4</td> <td>2</td> <td></td> <td>300000.00</td> <td>360.</td> </tr> </tbody> </table>							<input checked="" type="checkbox"/>	No.	Code	Description	Class	Plan	No.ofInsured	Sum Insured(RM)	Premium(RM)	<input checked="" type="checkbox"/>	1	305	EXECUTIVE, MANAGER,GENERAL MANAGER, SUPERVISOR (SITE)-CLASS 2	4	2		300000.00	360.
<input checked="" type="checkbox"/>	No.	Code	Description	Class	Plan	No.ofInsured	Sum Insured(RM)	Premium(RM)																
<input checked="" type="checkbox"/>	1	305	EXECUTIVE, MANAGER,GENERAL MANAGER, SUPERVISOR (SITE)-CLASS 2	4	2		300000.00	360.																
<input type="button" value="Back"/> <input type="button" value="Next"/> 1 Record(s) Total : RM 300000.00 RM 360.00																								
Nominee Details																								
Nominee Name	* <input type="text" value="RAMKUMAR"/>	Relationship	* <input type="text" value="EMPLOYER"/>																					
<input type="button" value="Back"/> <input type="button" value="Next"/> Local intranet 100%																								
Done																								

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min and Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Occupation Details

User Interface

Field	Mandatory (Y/N)	Description
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.

Plan	Y	User can select any one option from the two option (WITHOUT WEEKLY BENEFITS & WITH WEEKLY BENEFITS) listed in dropdown. Base on the option user selected another Plan combo will be fetched automatically from that user can select the plan. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	N	Total Sum Insured as keyed in Benefit Details screen will be displayed and not editable.
Premium	N	Total Premium as keyed in Benefit Details screen will be displayed and not editable.
Add	N	To add Occupation Details to the Grid
Add/Modify Insured	Y	After clicking 'Add', the Occupation details will be added to Grid. Click on <u>Add/Modify Insured</u> to keys in details of Insured Persons 'No of Insured' column displayed the total count of Insured Persons added by the User. It should be greater than 0.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User should click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Occupation Details added. Not Editable.

Nominee Details

Nominee Name	Y	Client Name will be displayed by default. Can be edited by the User.
Relationship	Y	User can select one entry from the list available in dropdown.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Insured Details

— Insured Person Details —

Name *	<input type="text"/>	Gender	<input type="button" value="--PLEASE SELECT--"/>																		
New IC No.	<input type="text"/>	Date of Birth *	<input type="text"/> <input type="button" value="Calendar"/>																		
Old IC No./ Birth Certificate No.	<input type="text"/>	Age	<input type="text"/>																		
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>No.</th> <th>Name</th> <th>New IC No.</th> <th>Old IC No./Birth Certificate No.</th> <th>Gender</th> <th>Date of Birth</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>RAMKUMAR</td> <td>880328111111</td> <td></td> <td>MALE</td> <td>28-03-1988</td> </tr> <tr> <td>2</td> <td>RAJAGOPAL</td> <td>560609111111</td> <td></td> <td>MALE</td> <td>09-06-1956</td> </tr> </tbody> </table>				No.	Name	New IC No.	Old IC No./Birth Certificate No.	Gender	Date of Birth	1	RAMKUMAR	880328111111		MALE	28-03-1988	2	RAJAGOPAL	560609111111		MALE	09-06-1956
No.	Name	New IC No.	Old IC No./Birth Certificate No.	Gender	Date of Birth																
1	RAMKUMAR	880328111111		MALE	28-03-1988																
2	RAJAGOPAL	560609111111		MALE	09-06-1956																
<input type="button" value="Close"/>																					

2 Record(s)

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.

GROUP PERFECT 10 PERSONAL ACCIDENT-PERIL/CLAUSE/WARRANTY TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Peril/Clause Details

No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	Applicable To Item(s)
1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.00	
2	P007	MOUNTAINEERING CLAUSE	0.00	25.00	102.75	1.2

2 Record(s) Total Peril/Clause Premium: RM 102.75

Add Remove

Warranty Details

No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	Applicable To Item(s)
1	W002	PREMIUM WARRANTY	0.00	0.00	0.00	
2	W003	LIMIT ANYONE CONVEYANCE	0.00	10.00	41.10	1.2

2 Record(s) Total Warranty Premium: RM 41.10

Add Remove Back Next

Done Local intranet 100%

Applicable To Item(s)

Insured Summary

	Item No.	Insured Name
<input checked="" type="checkbox"/>	1	RAMKUMAR
<input checked="" type="checkbox"/>	2	RAJAGOPAL

2 Record(s) OK Cancel

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.

Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable To Item(s)	N	User can add their Applicable insured items in each clause and premium will be computed according to that.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.

GROUP PERFECT 10 PERSONAL ACCIDENT–PROPOSAL TAB

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Has any person proposed to be insured ever suffered from any infirmity, illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident.

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

GROUP PERFECT 10 PERSONAL ACCIDENT-PREMIUM TAB

The screenshot shows the 'Premium Details' tab of a software application. The interface includes a header with tabs: Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details (selected), ePayment, and Receipt. The main area contains a grid of premium components and their values:

Sum Insured	RM 350000.00
Basic Premium	RM 411.00
Peril Premium	RM 102.75
Warranty Premium	RM 41.10
Annual Premium	RM 554.85
Discount	RM 55.49 [10.00 %]
Gross Premium	RM 499.36
Service Tax	<input checked="" type="checkbox"/> RM 29.96 [6.00 %]
Stamp Duty	RM 10.00
Net Premium Payable	RM 539.32
Commission	RM 124.84 [25.00 %]
Premium After Commission	RM 414.48
Memorandum	(Large empty text area)
Pre ePayment	<input type="checkbox"/>

To the right of the grid is a 'Print' section with four groups of options:

- Check List: Yes (radio button) No (radio button selected)
- Clause Narration: Yes (radio button) No (radio button selected)
- Proposal Form: Yes (radio button) No (radio button selected)
- Policy Wordings: Yes (radio button) No (radio button selected)

At the bottom are buttons for Back, Save, Print, Next, and Cancel. The status bar at the bottom shows 'Done', 'Local intranet', '100%', and a zoom control.

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Discount	N	If the Insured Person Details is more than one then the default discount will be computed automatically (Discount = Annual Premium * Discount %) or it will be hidden. Discount is Not Editable.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable)

		applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface

Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.

GROUP PERFECT 10 PERSONAL ACCIDENT-E-PAYMENT TAB

ePayment

Card Type	* VISA
Expiry	* 04 2012
Credit Card No.	* 4111111111111111
Card Holder Name	* RAMKUMAR
CVV	* ***

ePayment Status

Issued Date	23-04-2012
K-Cover Reference No.	43127
Insured	RAMKUMAR
Period of Cover	23-04-2012 - 22-04-2013
Premium	RM 539.32
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38563
Bank Transaction No.	ALBTRNEAK38563
Cover Note No.	JGB0015330
Submission No.	K0049868

Print This Page **Print Cover Note**

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 3. VISA 4. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

GROUP PERFECT 10 PERSONAL ACCIDENT-RECEIPT TAB

The screenshot shows the 'Receipt' tab of a software application. At the top, there are tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is active.

Receipt

Payment Mode: * PLEASE SELECT - dropdown menu

Cheque / Credit Card No.: [Text Box]

Cheque Date: [Text Box] [Calendar icon]

Card Holder Name: [Text Box]

Amount Paid: * RM [Text Box]

Add **Remove**

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		539.32

1 Record(s)

Total : RM 539.32

Print Receipt **Cancel**

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.3.7 Non Motor - Personal Accident-Perfect 10 Plus (Individual)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

PERFECT 10 PLUS (INDIVIDUAL)-INTEREST DETAILS TAB

The screenshot shows the 'Interest Details' tab of the Perfect 10 Plus software. The interface is a standard Windows application with a toolbar at the top and a main data entry area below. The data entry area contains several groups of input fields:

- Master Policy No.**: A search field with a magnifying glass icon and a date field for **Inception Date** (23-04-2012) with a calendar icon.
- Issued Date**: A date field (23-04-2012) next to a search icon.
- Expiry Date**: A date field (22-04-2013) with a calendar icon.
- Insured Person Details** group:
 - Insured Name**: RAMKUMAR
 - Date of Birth**: 28-03-1988
 - New IC No.**: 880328121111
 - Age**: 24
 - Old IC/Birth Cert No.**: (empty)
 - Relationship**: FRIEND
 - Gender**: MALE
 - Occupation Description**: CHEMIST -
 - Occupation Code**: 324
 - Occupation Class**: CLASS 2
 - Plan**: I2
 - Premium**: RM 328.00
- Sum Insured**: RM 200000.00

At the bottom are 'Back' and 'Next' buttons. The status bar at the bottom right shows 'Local intranet' and '100%'.

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min & Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory.

		If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the <u>Nominee Details</u> By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

<input type="checkbox"/>	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input checked="" type="checkbox"/>	1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be

		closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

PERFECT 10 PLUS (INDIVIDUAL)-PERIL/CLAUSE/WARRANTY TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Peril/Clause Details

No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
1	P006	YACHTING / SCUBA DIVING CLAUSE	0.00	25.00	82.00

1 Record(s)

Add Remove Total Peril/Clause Premium: RM 82.00

Warranty Details

No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
1	W002	PREMIUM WARRANTY	0.00	25.00	82.00

1 Record(s)

Add Remove Total Warranty Premium: RM 82.00

Back Next

Done Local intranet 100% ...

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.

PERFECT 10 PLUS (INDIVIDUAL)-PROPOSAL TAB

The screenshot shows the 'Proposal Form Declaration' tab selected in a software interface. The tab bar includes 'Insured Details', 'Interest Details', 'Peril/Clause/Warranty', 'Proposal Form Declaration' (highlighted in blue), 'Premium Details', 'ePayment', and 'Receipt'. The main content area is titled 'Proposal Form Declarations' and contains three questions:

- Has any person proposed to be insured ever suffered from any infirmity/illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident? Answer: NO
- Do you have any other Personal Accident Policy, whether with Kurnia or any other insurance company, besides this proposal? Answer: NO
- Do you involve in administration or supervisory or manual works ? Please Select
 Administrator Supervisory Manual

At the bottom are 'Back' and 'Next' buttons. The status bar at the bottom right shows 'Local intranet' and '100%'.

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

PERFECT 10 PLUS (INDIVIDUAL)-PERMIUM TAB

Premium Details

Sum Insured	* RM <input type="text" value="200000.00"/>
Basic Premium	RM <input type="text" value="328.00"/>
Peril Premium	RM <input type="text" value="82.00"/>
Warranty Premium	RM <input type="text" value="82.00"/>
Annual Premium	* RM <input type="text" value="492.00"/>
Gross Premium	RM <input type="text" value="492.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="29.52"/> [6.00] %
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="531.52"/>
Commission	RM <input type="text" value="123.00"/> [25.00] %
Premium After Commission	RM <input type="text" value="408.52"/>
Memorandum	<input type="text"/>

Print

Check List	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Proposal form	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No

Pre ePayment

Back **Save** **Print** **Next** **Cancel**

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount.

		The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen. (if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

PERFECT 10 PLUS (INDIVIDUAL)-E-PAYMENT TAB

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

PERFECT 10 PLUS (INDIVIDUAL)-RECEIPT TAB

The screenshot shows the 'Receipt' tab of the Perfect 10 Plus software. At the top, there are tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is active.

Fields:

- Payment Mode: A dropdown menu labeled "PLEASE SELECT..."
- Cheque / Credit Card No.: An input field
- Cheque Date: An input field with a calendar icon
- Card Holder Name: An input field
- Amount Paid: An input field with a RM prefix and a dropdown menu

Table:

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		531.52

Buttons:

- Print Receipt
- Cancel

Total: Total : RM 531.52

At the bottom, there are status indicators: Done, Local intranet, and a zoom level of 100%.

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.3.8 Non Motor - Personal Accident-Perfect 10 Plus (Family)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

PERFECT 10 PLUS (FAMILY)-INTEREST TAB

The screenshot shows the 'Interest Details' tab of the Perfect 10 Plus software. The main area contains fields for Master Policy No., Issued Date (23-04-2012), Inception Date (23-04-2012), Expiry Date (22-04-2013), and various personal details for the insured person (Name: RAMKUMAR, DOB: 11-02-1988, Age: 24, Relationship: POLICYHOLDER, Occupation: CHEMIST). Below these are dropdowns for Gender (FEMALE), Occupation Code (324), Occupation Class (CLASS 2), and a sum insured of RM 200000.00. A table lists two insured persons: RAMKUMAR (ID 1) and PREE (ID 2). The total premium is RM 859.00.

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min & Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory.

		If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/key the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select list of plan available in the drop down box. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input type="checkbox"/>	1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

[Add Nominee](#) [Remove Nominee](#)

[Ok](#) [Cancel](#)

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.

Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

PERFECT 10 PLUS (FAMILY)-PERIL/CLAUSE/WARRANTY TAB

The screenshot shows the 'Peril/Clause/Warranty' tab of the software. At the top, there are tabs for Insured Details, Interest Details, Peril/Clause/Warranty (which is selected), Proposal Form Declaration, Premium Details, ePayment, and Receipt. Below the tabs, there are two sections: 'Peril/Clause Details' and 'Warranty Details'. Each section contains a table with columns for No, *Code, *Description, *Limit(RM), *Rate(%), and *Premium(RM). In the 'Peril/Clause Details' section, there is one record with No 1, Code P006, Description YACHTING / SCUBA DIVING CLAUSE, Limit 0.00, Rate 25.00, and Premium 214.75. In the 'Warranty Details' section, there is one record with No 1, Code W001, Description AGE WARRANTY, Limit 0.00, Rate 25.00, and Premium 214.75. At the bottom of each section, there are 'Add' and 'Remove' buttons. A message '1 Record(s)' is displayed above each table. The total premium for both sections is shown as 'Total Peril/Clause Premium: RM 214.75' and 'Total Warranty Premium: RM 214.75'. Navigation buttons 'Back' and 'Next' are at the bottom. The status bar at the bottom right shows 'Local intranet' and '100%'.

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated; the Clause Rate % will get updated automatically.
Applicable To Item(s)	N	User can add their Applicable insured items in each clause and premium will be computed according to that.
Add	N	User can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User

		can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.

PERFECT 10 PLUS (FAMILY)-PROPOSAL TAB

Proposal Form Declarations

- Has any person proposed to be insured ever suffered from any infirmity, illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident?
- Do you have any other Personal Accident Policy, whether with Kurnia or any other insurance company, besides this proposal?
- Do you involve in administration or supervisory or manual works ?
Please Select
 Administrator Supervisory Manual

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

PERFECT 10 PLUS (FAMILY)-PREMIUM TAB

The screenshot displays the 'Premium Details' tab of the Perfect 10 Plus software. It includes fields for Sum Insured (RM 400000.00), Basic Premium (RM 859.00), Peril Premium (RM 214.75), Warranty Premium (RM 214.75), Annual Premium (RM 1288.50), Gross Premium (RM 1288.50), Service Tax (RM 77.31, 6.00%), Stamp Duty (RM 10.00), Net Premium Payable (RM 1375.81), Commission (RM 322.13, 25.00%), and Premium After Commission (RM 1053.68). A 'Print' section offers options for Check List, Clause Narration, Policy Wordings, Proposal form, and Product Disclosure, with 'No' selected for all. A large memo area is present, and a 'Pre ePayment' checkbox is checked. At the bottom are Back, Save, Print, Next, and Cancel buttons.

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Discount	N	If the Insured Person Details is more than one then the default discount will be computed automatically (Discount = Annual Premium * Discount %) or it will be hidden. Discount is Not Editable.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium .
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the

		Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

PERFECT 10 PLUS (FAMILY)-E-PAYMENT TAB

The screenshot shows the ePayment tab of the Perfect 10 Plus software. At the top, there are tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment (which is selected), and Receipt.

ePayment Section:

- Card Type: VISA
- Expiry: 04 2012
- Credit Card No.: 4111111111111111
- Card Holder Name: RAMKUMAR
- CVV: ***

Buttons at the bottom of this section: Back, Pay Now, Reset.

ePayment Status Section:

Issued Date	23-04-2012
K-Cover Reference No.	43131
Insured	RAMKUMAR
Period of Cover	23-04-2012 - 22-04-2013
Premium	RM 1375.81
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38564
Bank Transaction No.	ALBTRNEAK38564
Cover Note No.	JGB0015334
Submission No.	K0049870

Buttons at the bottom of this section: Print This Page, Print Cover Note.

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

PERFECT 10 PLUS (FAMILY)-RECEIPT TAB

The screenshot shows the 'Receipt' tab of the Perfect 10 Plus (Family) software. At the top, there are tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is active.

Receipt

Payment Mode: * --PLEASE SELECT-- (dropdown menu)

Cheque / Credit Card No.: [Text Box]

Cheque Date: [Text Box] [Calendar icon]

Card Holder Name: [Text Box]

Amount Paid: * RM [Text Box]

Add **Remove**

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		1375.81

1 Record(s)

Total : RM 1375.81

Print Receipt **Cancel**

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.3.9 Non Motor - Personal Accident-Nsure PA Supreme (individual)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

NSURE PA SUPREME (INDIVIDUAL)-INTEREST DETAILS TAB

The screenshot shows the 'Interest Details' tab of the NSURE PA SUPREME (INDIVIDUAL) application. The form contains the following fields:

- Master Policy No.**: Text input field.
- Issued Date**: Text input field containing "20-04-2012".
- Inception Date**: Text input field containing "20-04-2012".
- Expiry Date**: Text input field containing "19-04-2013".
- Insured Person Details** section:
 - Insured Name**: Text input field containing "RAMKUMAR".
 - New IC No.**: Text input field containing "460628075006".
 - Old IC/Birth Cert No.**: Text input field containing "RAM34".
 - Gender**: Drop-down menu showing "FEMALE".
 - Occupation Code**: Text input field containing "318".
 - Occupation Class**: Drop-down menu showing "CLASS 2".
 - Sum Insured**: Text input field containing "RM 50000.00".
 - Date of Birth**: Text input field containing "28-06-1946".
 - Age**: Text input field containing "66".
 - Relationship**: Drop-down menu showing "ESTATE".
 - Occupation Description**: Text input field containing "CAR JOCKEY -".
 - Plan**: Drop-down menu showing "WITHOUT WEEKLY BEN".
 - Premium**: Text input field containing "RM 105.00".
- Nominee Details**: Link to another section.

At the bottom are "Back" and "Next" buttons. The status bar shows "Done", "Local intranet", "100%", and a zoom icon.

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min & Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory.

		If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the <u>Nominee Details</u> By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select any one option from the two option (WITHOUT WEEKLY BENEFITS & WITH WEEKLY BENEFITS) listed in dropdown. Base on the option user selected another Plan combo will be fetched automatically from that user can select the plan. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to

		add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

NSURE PA SUPREME (INDIVIDUAL)-PERIL/CLAUSE/WARRANTY TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Peril/Clause Details

<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
<input type="checkbox"/>	1	P005	WOODWORKING MACHINERY CLAUSE	0.00	50.00	75.00

1 Record(s)

Add Remove Total Peril/Clause Premium: RM 75.00

Warranty Details

<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
<input type="checkbox"/>	1	W004	CONVEYANCE LIMIT	0.00	10.00	15.00

1 Record(s)

Add Remove Total Warranty Premium: RM 15.00

Back Next Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated; the Clause Rate % will get updated automatically.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more

		checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.

NSURE PA SUPREME (INDIVIDUAL)-PROPOSAL TAB

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Has any person proposed to be insured ever suffered from any infirmity, illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident? **NO**
2. Do you have any other Personal Accident Policy, whether with Kurnia or any other insurance company, besides this proposal? **NO**
3. Do you involve in administration or supervisory or manual works ?
Please Select

Administrator Supervisory Manual

Back **Next**

User Interface		
Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

NSURE PA SUPREME (INDIVIDUAL)-PREMIUM TAB

The screenshot shows a software interface for calculating premiums. It includes fields for Sum Insured (RM 100000.00), Basic Premium (RM 150.00), Peril Premium (RM 75.00), Warranty Premium (RM 15.00), Annual Premium (RM 240.00), Gross Premium (RM 240.00), Service Tax (RM 14.40, 6.00%), Stamp Duty (RM 10.00), Net Premium Payable (RM 264.40), Commission (RM 60.00, 25.00%), and Premium After Commission (RM 204.40). A 'Memorandum' section is present with a scrollable area. On the right, there are 'Print' options for Check List, Policy Wordings, Proposal form, and Product Disclosure, with 'No' selected for all. At the bottom are buttons for Back, Save, Print, Next, and Cancel.

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After	N	The value displayed will be equal to Net Premium Payable - Commission

Commission		Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface

Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

NSURE PA SUPREME (INDIVIDUAL)-E-PAYMENT TAB

ePayment

Card Type	* VISA
Expiry	* 04 2012
Credit Card No.	* 4111111111111111
Card Holder Name	* RAMKUMAR
CVV	* ***

ePayment Status

Issued Date	20-04-2012
K-Cover Reference No.	43033
Insured	RAMKUMAR
Period of Cover	20-04-2012 - 19-04-2013
Premium	RM 264.40
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38246
Bank Transaction No.	ALBTRNEAK38246
Cover Note No.	JGB0015293
Submission No.	K0049837

[Print This Page](#) [Print Cover Note](#)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

NSURE PA SUPREME (INDIVIDUAL)-RECEIPT TAB

Receipt

Payment Mode *

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		264.40

1 Record(s)

Total : RM

User Interface

Description	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile Screen</u> .

1.3.10 Non Motor – Personal Accident–Nsure PA Supreme (Family)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

NSURE PA SUPREME (FAMILY) –INTEREST DETAILS TAB (INDIVIDUAL & OTHERS)

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min & Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory.

		If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the <u>Nominee Details</u> By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select any one option from the two option (WITHOUT WEEKLY BENEFITS & WITH WEEKLY BENEFITS) listed in dropdown. Base on the option user selected another Plan combo will be fetched automatically from that user can select the plan. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.

IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

NSURE PA SUPREME (FAMILY) –INTEREST DETAILS TAB (BUSINESS)

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Master Policy No.	<input type="text"/>	Inception Date	* <input type="text" value="20-04-2012"/> <input type="button" value="Calendar"/>														
Issued Date	* <input type="text" value="20-04-2012"/>	Expiry Date	* <input type="text" value="19-04-2013"/>														
Occupation Details																	
Occupation Code	* <input type="text"/>	Plan Type	* <input type="text" value="--PLEASE SELECT--"/>														
Occupation Description	* <input type="text"/>	--PLEASE SELECT-- <input type="button" value="Plan Details"/>															
Occupation Class	* <input type="text" value="--PLEASE SELECT--"/>	Sum Insured	RM <input type="text"/>														
		Premium	RM <input type="text"/>														
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																	
<table border="1"> <thead> <tr> <th>Description</th> <th>Class</th> <th>Plan</th> <th>No.of Insured</th> <th>Sum Insured(RM)</th> <th>Premium(RM)</th> <th>Insured Details</th> </tr> </thead> <tbody> <tr> <td>EXECUTIVE, MANAGER, GENERAL MANAGER, CEO (OFFICE)-CLASS 1</td> <td>S4</td> <td></td> <td>2</td> <td>1000000.00</td> <td>1210.00</td> <td>Add / Modify Insured</td> </tr> </tbody> </table>				Description	Class	Plan	No.of Insured	Sum Insured(RM)	Premium(RM)	Insured Details	EXECUTIVE, MANAGER, GENERAL MANAGER, CEO (OFFICE)-CLASS 1	S4		2	1000000.00	1210.00	Add / Modify Insured
Description	Class	Plan	No.of Insured	Sum Insured(RM)	Premium(RM)	Insured Details											
EXECUTIVE, MANAGER, GENERAL MANAGER, CEO (OFFICE)-CLASS 1	S4		2	1000000.00	1210.00	Add / Modify Insured											
1 Record(s)																	
Total : RM 1000000.00 RM 1210.00																	
Nominee Details																	
Nominee Name	* <input type="text" value="RAMKUMAR"/>	Relationship	* <input type="text" value="EMPLOYER"/>														
<input type="button" value="Done"/> <input type="button" value="Print"/> <input type="button" value="Help"/> <input type="button" value="Exit"/> Local intranet 100%																	

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date is Not Editable because Policy Coverage Min and Max is 1 year. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Occupation Details

User Interface		
Field	Mandatory (Y/N)	Description
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Plan	Y	User can select any one option from the two option (WITHOUT WEEKLY BENEFITS & WITH WEEKLY BENEFITS) listed in dropdown. Base on the option user selected another Plan combo will be fetched automatically from that user can select the plan. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	N	Total Sum Insured as keyed in Benefit Details screen will be displayed and not editable.
Premium	N	Total Premium as keyed in Benefit Details screen will be displayed and not editable.
Add	N	To add Occupation Details to the Grid
Add/Modify Insured	Y	After clicking 'Add', the Occupation details will be added to Grid. Click on <u>Add/Modify Insured</u> to keys in details of Insured Persons 'No of Insured' column displayed the total count of Insured Persons added by the User. It should be greater than 0.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User should click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Occupation Details added. Not Editable.
Nominee Name	Y	Client Name will be displayed by default. Can be edited by the User.
Relationship	Y	User can select one entry from the list available in dropdown.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Insured Details

— Insured Person Details —

Name *	<input type="text"/>	Gender	<input type="text" value="--PLEASE SELECT--"/>																		
New IC No.	<input type="text"/>	Date of Birth *	<input type="text"/> 																		
Old IC No./ Birth Certificate No.	<input type="text"/>	Age	<input type="text"/>																		
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>No.</th> <th>Name</th> <th>New IC No.</th> <th>Old IC No./Birth Certificate No.</th> <th>Gender</th> <th>Date of Birth</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>RAMKUMAR</td> <td>880328111111</td> <td></td> <td>MALE</td> <td>28-03-1988</td> </tr> <tr> <td>2</td> <td>RAJAGOPAL</td> <td>560609111111</td> <td></td> <td>MALE</td> <td>09-06-1956</td> </tr> </tbody> </table>				No.	Name	New IC No.	Old IC No./Birth Certificate No.	Gender	Date of Birth	1	RAMKUMAR	880328111111		MALE	28-03-1988	2	RAJAGOPAL	560609111111		MALE	09-06-1956
No.	Name	New IC No.	Old IC No./Birth Certificate No.	Gender	Date of Birth																
1	RAMKUMAR	880328111111		MALE	28-03-1988																
2	RAJAGOPAL	560609111111		MALE	09-06-1956																
<input type="button" value="Close"/>																					

2 Record(s)

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.

NSURE PA SUPREME (FAMILY) – PERIL/CLAUSE/WARRANTY TAB

Insured Details Interest Details **Peril/Clause/Warranty** Proposal Form Declaration Premium Details ePayment Receipt

Peril/Clause Details

<input type="checkbox"/>	No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	Applicable To Item(s)
<input type="checkbox"/>	1	P005	WOODWORKING MACHINERY CLAUSE	0.00	50.00	255.00	1.2

1 Record(s)

[Add](#) [Remove](#)

Total Peril/Clause Premium: RM

Warranty Details

<input type="checkbox"/>	No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	Applicable To Item(s)
<input type="checkbox"/>	1	W004	CONVEYANCE LIMIT	0.00	10.00	36.00	1

1 Record(s)

[Add](#) [Remove](#)

Total Warranty Premium: RM

[Back](#) [Next](#)

Done

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Applicable To Item(s)

Insured Summary

	Item No.	Insured Name
<input checked="" type="checkbox"/>	1	RAMKUMAR
<input checked="" type="checkbox"/>	2	RAJAGOPAL

2 Record(s)

OK Cancel

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
		Not editable for Default Clauses/Warranties.
Limit (RM)	N	Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable To Item(s)	N	User can add their Applicable insured items in each clause and premium will be computed according to that.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Interest Details Screen.
Next	N	In New Business, on clicking 'Next', proceeds to Proposal Form Declaration Screen. In Quotation, on clicking 'Next', proceeds to Premium Details Screen.

NSURE PA SUPREME (FAMILY) -PROPOSAL TAB

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

- Has any person proposed to be insured ever suffered from any infirmity, illness or disease of any kind or been declined or refused renewal for accident or life insurance cover or sustained injuries by accident.
- Do you have any other Personal Accident Policy, whether with Kurnia or any other insurance company, besides this proposal?
- Do you involve in administration or supervisory or manual works ?
Please Select
 Administrator Supervisory Manual

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User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

NSURE PA SUPREME (FAMILY) -PREMIUM TAB

Insured Details Interest Details Peril/Clause/Warranty **Premium Details** ePayment Receipt

Premium Details

Sum Insured	* RM <input type="text" value="200000.00"/>	Print
Basic Premium	RM <input type="text" value="510.00"/>	Check List <input type="radio"/> Yes <input checked="" type="radio"/> No
Peril Premium	RM <input type="text" value="255.00"/>	Policy Wordings <input type="radio"/> Yes <input checked="" type="radio"/> No
Warranty Premium	RM <input type="text" value="36.00"/>	Proposal form <input type="radio"/> Yes <input checked="" type="radio"/> No
Annual Premium	* RM <input type="text" value="801.00"/>	Product Disclosure <input type="radio"/> Yes <input checked="" type="radio"/> No
Discount	RM <input type="text" value="80.10"/> 10.00 %	
Gross Premium	RM <input type="text" value="720.90"/>	
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="43.25"/> 6.00 %	
Stamp Duty	RM <input type="text" value="10.00"/>	
Net Premium Payable	RM <input type="text" value="774.15"/>	
Commission	RM <input type="text" value="180.23"/> 25.00 %	
Premium After Commission	RM <input type="text" value="593.92"/>	
Memorandum	<input type="text"/>	
Pre ePayment	<input type="checkbox"/>	

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User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Discount	N	If the Insured Person Details is more than one then the default discount will be computed automatically (Discount = Annual Premium * Discount %) or it will be hidden. Discount is Not Editable.
Gross Premium	N	<p>Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available).</p> <p>The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed.</p> <p>The value displayed will not be editable.</p>
Service Tax	N	<p>This option will be auto checked for a Business Contact Type. However, this can be unchecked.</p> <p>For Individual/Others, this option will be unchecked by default.</p> <p>When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.</p>
Stamp Duty	N	<p>The value as maintained will be displayed and will not be editable.</p> <p>For a policy taken under a master policy, the Stamp Duty will display 0.00</p>
Net Premium Payable	N	<p>The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable).</p> <p>The value displayed will not be editable.</p>
Commission	N	<p>The Commission amount will be equal to the Commission % applied on the Gross Premium.</p> <p>The value displayed will not be editable.</p>
Premium After Commission	N	<p>The value displayed will be equal to Net Premium Payable - Commission Amount.</p> <p>The value displayed will not be editable.</p>
Memorandum	N	<p>User Entry.</p> <p>The text keyed will be displayed in Checklist and Schedule Print.</p>
Pre ePayment	N	<p>For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	<p>On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No >generated ' message will be displayed.</p> <p>'Back' will be disabled after 'Save'.</p>
Print	N	<p>On clicking, the details will be saved to Database and "Cover note saved successfully". Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case.</p> <p>If Refer Case, Reference No will be generated and it would need an approval from pAdmin.</p>
Next	N	<p>On checking 'Pre ePayment', 'Next' would proceed to ePayment screen.</p> <p>After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen</p>
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface

Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

NSURE PA SUPREME (FAMILY) -E-PAYMENT TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details **ePayment** Receipt

ePayment

Card Type	*	VISA
Expiry	*	04 2012
Credit Card No.	*	4121111111111111
Card Holder Name	*	RAM
CVV	*	***

ePayment Status

Issued Date	20-04-2012
K-Cover Reference No.	43037
Insured	RAMKUMAR
Period of Cover	20-04-2012 - 19-04-2013
Premium	RM 774.15
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38249
Bank Transaction No.	ALBTRNEAK38249
Cover Note No.	JGB0015296
Submission No.	K0049840

[Print This Page](#) [Print Cover Note](#)

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

NSURE PA SUPREME (FAMILY) - RECEIPT TAB

The screenshot shows the 'Receipt' tab of the NSURE PA SUPREME (FAMILY) application. The interface includes a header with tabs: Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is active.

Receipt Fields:

- Payment Mode: * PLEASE SELECT - dropdown menu
- Cheque / Credit Card No.: Text input field
- Cheque Date: Text input field with calendar icon
- Card Holder Name: Text input field
- Amount Paid: * RM [Text input field]

Action Buttons:

- Add
- Remove

Table View:

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4121111111111111		774.15

1 Record(s)

Total : RM 774.15

Buttons:

- Print Receipt
- Cancel

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.10 Personal Accident

1.3.1 Non Motor – Personal Accident– Nsure Star Personal Accident (Individual)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

NSURE STAR PERSONAL ACCIDENT (INDIVIDUAL) -INTEREST DETAILS TAB

Insured Details **Interest Details** Premium Details ePayment Receipt

Master Policy No.	<input type="text"/>	Departure Date	* <input type="text" value="20-04-2012"/>																				
Issued Date	* <input type="text" value="20-04-2012"/>	Expiry Date	* <input type="text" value="28-04-2012"/>																				
Travel Details																							
Area Cover	* <input type="text" value="AREA 1"/>	Category	* <input type="text" value="INDIVIDUAL"/>																				
Area Cover Description	* SHALL BE LIMITED TO THE FOLLOWING COUNTRIES ONLY:- MALAYSIA (EAST TO WEST MALAYSIA AND VICE VERSA), AUSTRALIA, BRUNEI, CAMBODIA, CHINA (EXCLUDING MONGOLIA & TIBET), HONG KONG, INDIA,																						
First Country of Arrival Abroad	* <input type="text" value="ANGUILLA"/>	Final Destination	* <input type="text" value="--PLEASE SELECT--"/>																				
Flight No.	<input type="text"/>																						
Insured Person Details																							
Insured Name	* <input type="text" value="RAMKUMAR"/>	Date Of Birth	* <input type="text" value="28-03-1988"/>																				
New IC No.	<input type="text"/>	Birth Certificate No.	<input type="text"/>																				
Old IC No.	<input type="text"/>	Nationality	* <input type="text" value="MALAYSIAN"/>																				
Gender	* <input type="text" value="MALE"/>	Plan	* <input type="text" value="PLAN A"/>																				
Relationship	* <input type="text" value="EMPLOYER"/>	Premium	RM <input type="text" value="25.00"/>																				
Sum Insured	* RM <input type="text" value="100,000.00"/>	Nominee Details																					
Add Remove Update																							
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th><input type="checkbox"/></th> <th>No.</th> <th>Name of Insured</th> <th>New IC No.</th> <th>Old IC No.</th> <th>DOB</th> <th>Birth Certificate No.</th> <th>Gender</th> <th>Nationality</th> <th>Relationship</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>1</td> <td>RAMKUMAR</td> <td><input type="text" value="880328111111"/></td> <td></td> <td><input type="text" value="28-03-1988"/></td> <td></td> <td>MALE</td> <td>MALAYSIAN</td> <td>EMPLOYER</td> </tr> </tbody> </table>				<input type="checkbox"/>	No.	Name of Insured	New IC No.	Old IC No.	DOB	Birth Certificate No.	Gender	Nationality	Relationship	<input type="checkbox"/>	1	RAMKUMAR	<input type="text" value="880328111111"/>		<input type="text" value="28-03-1988"/>		MALE	MALAYSIAN	EMPLOYER
<input type="checkbox"/>	No.	Name of Insured	New IC No.	Old IC No.	DOB	Birth Certificate No.	Gender	Nationality	Relationship														
<input type="checkbox"/>	1	RAMKUMAR	<input type="text" value="880328111111"/>		<input type="text" value="28-03-1988"/>		MALE	MALAYSIAN	EMPLOYER														
1 Record(s)																							
Total: RM <input type="text" value="100,000.00"/> RM <input type="text" value="25.00"/>																							
Back Next																							
Local Intranet 100%																							

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Departure Date	Y	The Policy Departure Date. Issued Date will be displayed by default and can be edited by the User. Departure Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Departure date.
Expiry Date	Y	Expiry Date is user selection. Expiry Date keyed should be within 6 months from the Departure Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Travel Details

User Interface

Field	Mandatory (Y/N)	Description
Area Cover	Y	<p>Area Cover has 3 options.</p> <p>1.AREA 1 2.AREA 2 3.AREA 3</p> <p>When user select the Area Cover than related Area Description will be displayed in Area Cover Description.</p>
Category	Y	<p>Category has 3 options.</p> <p>1.INDIVIDUAL 2.GROUP 3.FAMILY</p> <p>Base on the category selection insured details are been added and their premium computed base on it.</p>
Area Cover Description	Y	Area Cover Description will be displayed. Not editable by the User.
First Country of Arrival Abroad	Y	User can select their First Country of Arrival Abroad
Final Destination	N	User can select their Final Destination.
Flight No.	N	User can keys in their Flight No.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	<p>User Entry. Either one of New IC/Old IC No. is Mandatory.</p> <p>If New IC is keyed, DOB and Gender will be displayed from New IC No.</p>
Old IC	N	User Entry.
Gender	Y	User can select one entry from the list available in dropdown.
Relationship	Y	User can select one entry from the list available in dropdown.
Date Of Birth	Y	<p>User can select Date from the Calendar icon or keys in the date.</p> <p>If New IC is keyed, DOB will be auto-displayed from New IC and not editable.</p>
Birth Certificate No.	N	User Entry.
Nationality	Y	User can select one entry from the list available in dropdown.
Nominee	N	<p>Click on the link to view/enter the Nominee Details</p> <p>By default, 'ESTATE' with Beneficiary as 100% will be displayed.</p>
Plan	Y	<p>User can select any one option from the two option (PLAN A & PLAN B) listed in dropdown.</p> <p>Base on the option user selected Sum Insured and Premium will be computed</p> <p>Details of the Plan selected can be viewed by clicking "Plan Details" link.</p>
Sum Insured	Y	<p>Sum Insured will be displayed based on the Plan selected.</p> <p>Not editable by the User.</p>
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

NSURE TRAVEL SUPREME (PER TRIP BASIC) –PREMIUM TAB

Insured Details Interest Details Premium Details ePayment Receipt

Premium Details	
Sum Insured	* RM <input type="text" value="100,000.00"/>
Basic Premium	RM <input type="text" value="25.00"/>
Annual Premium	RM <input type="text" value="0.00"/>
Gross Premium	RM <input type="text" value="25.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="1.50"/> <input type="text" value="6.00"/> %
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="36.50"/>
Commission	RM <input type="text" value="6.25"/> <input type="text" value="25.00"/> %
Premium After Commission	RM <input type="text" value="30.25"/>
Memorandum	<input type="text"/>
Pre ePayment	<input type="checkbox"/>
<input type="button" value="Back"/> <input type="button" value="Save"/> <input type="button" value="Print"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>	

Print

Check List	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Proposal form	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen. (if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface

Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

NSURE TRAVEL SUPREME (PER TRIP BASIC) –E-PAYMENT TAB

The screenshot shows the ePayment tab of the NSURE TRAVEL SUPREME application. At the top, there are tabs: Insured Details, Interest Details, Premium Details, ePayment (which is selected), and Receipt.

ePayment Section:

- Card Type: VISA
- Expiry: 04 2012
- Credit Card No.: 4211111111111111
- Card Holder Name: RAMKUMAR
- CVV: 123

Buttons: Back, Pay Now, Reset.

ePayment Status Section:

Issued Date	20-04-2012
K-Cover Reference No.	43038
Insured	RAMKUMAR
Period of Cover	20-04-2012 - 28-04-2012
Premium	RM 36.50
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38262
Bank Transaction No.	ALBTRNEAK38262
Cover Note No.	JGB0015297
Submission No.	K0049841

Buttons: Print This Page, Print Cover Note.

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

NSURE TRAVEL SUPREME (PER TRIP BASIC) – RECEIPT TAB

Receipt

Payment Mode	* <input type="button" value="—PLEASE SELECT—"/>										
Cheque / Credit Card No.	<input type="text"/>										
Cheque Date	<input type="text"/> <input type="button" value="Calendar"/>										
Card Holder Name	<input type="text"/>										
Amount Paid	* RM <input type="text"/>										
<input type="button" value="Add"/> <input type="button" value="Remove"/>											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Select</th> <th>Payment Mode</th> <th>Cheque/Credit Card No</th> <th>Cheque Date</th> <th>Amount(RM)</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>E-PAYMENT</td> <td>4211111111111111</td> <td></td> <td>36.50</td> </tr> </tbody> </table>		Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)	<input type="checkbox"/>	E-PAYMENT	4211111111111111		36.50
Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)							
<input type="checkbox"/>	E-PAYMENT	4211111111111111		36.50							
1 Record(s)											
Total : RM <input type="text" value="36.50"/>											
<input type="button" value="Print Receipt"/> <input type="button" value="Cancel"/>											

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.3.12 Non Motor – Personal Accident–Nsure Travel Supreme (Annual Policy)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

NSURE TRAVEL SUPREME (ANNUAL POLICY) –INTEREST DETAILS TAB

The screenshot displays the 'Interest Details' tab of the NSURE TRAVEL SUPREME (ANNUAL POLICY) application. The interface includes:

- Travel Details:** Fields for Master Policy No., Issued Date (20-04-2012), Departure Date (20-04-2012), Expiry Date (19-04-2013), Area Cover (AREA 2), Category (INDIVIDUAL selected), and Flight No.
- Insured Person Details:** Fields for Insured Name, New IC No., Old IC No., Gender (PLEASE SELECT--), Relationship (EMPLOYEE), Sum Insured (RM 100,000.00), Date Of Birth, Birth Certificate No., Nationality (MALAYSIAN), Plan (PLAN B), Premium (RM 168.00), and Nominee Details.
- Insured Details:** A grid table showing one record for RAMKUMAR, with columns for No., Name of Insured, New IC No., Old IC No., DOB, Birth Certificate No., Gender, Nationality, and Relationship.
- Buttons:** Add, Remove, Update, Back, Next, and a status bar indicating Local intranet and 100% zoom.

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Departure Date	Y	The Policy Departure Date. Issued Date will be displayed by default and can be edited by the User. Departure Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Departure date.
Expiry Date	Y	Expiry Date is user selection. Expiry Date keyed should be within 6 months from the Departure Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Travel Details

User Interface		
Field	Mandatory (Y/N)	Description
Area Cover	Y	<p>Area Cover has 3 options.</p> <p>1.AREA 1 2.AREA 2 3.AREA 3</p> <p>When user select the Area Cover than related Area Description will be displayed in Area Cover Description.</p>
Category	Y	<p>Category has 2 options.</p> <p>1.INDIVIDUAL 2.GROUP</p> <p>Base on the category selection insured details are been added and their premium computed base on it.</p>
Area Cover Description	Y	Area Cover Description will be displayed. Not editable by the User.
Flight No.	N	User can keys in their Flight No.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	<p>User Entry. Either one of New IC/Old IC No. is Mandatory.</p> <p>If New IC is keyed, DOB and Gender will be displayed from New IC No.</p>
Old IC	N	User Entry.
Gender	Y	User can select one entry from the list available in dropdown.
Relationship	Y	User can select one entry from the list available in dropdown.
Date Of Birth	Y	<p>User can select Date from the Calendar icon or keys in the date.</p> <p>If New IC is keyed, DOB will be auto-displayed from New IC and not editable.</p>
Birth Certificate No.	N	User Entry.
Nationality	Y	User can select one entry from the list available in dropdown.
Nominee	N	<p>Click on the link to view/enter the Nominee Details</p> <p>By default, 'ESTATE' with Beneficiary as 100% will be displayed.</p>
Plan	Y	<p>User can select any one option from the two option (PLAN A & PLAN B) listed in dropdown.</p> <p>Base on the option user selected Sum Insured and Premium will be computed</p> <p>Details of the Plan selected can be viewed by clicking "Plan Details" link.</p>
Sum Insured	Y	<p>Sum Insured will be displayed based on the Plan selected.</p> <p>Not editable by the User.</p>
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty Details' Screen

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

NSURE TRAVEL SUPREME (ANNUAL POLICY) –PREMIUM TAB

Insured Details Interest Details Premium Details ePayment Receipt

Premium Details	
Sum Insured	* RM <input type="text" value="100,000.00"/>
Basic Premium	RM <input type="text" value="168.00"/>
Annual Premium	RM <input type="text" value="168.00"/>
Gross Premium	RM <input type="text" value="168.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="10.08"/> 6.00 %
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="188.08"/>
Commission	RM <input type="text" value="42.00"/> 25.00 %
Premium After Commission	RM <input type="text" value="146.08"/>
Memorandum	<input type="text"/>
Pre ePayment	<input type="checkbox"/>

Print

Check List	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Proposal form	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No

[Back](#) [Save](#) [Print](#) [Next](#) [Cancel](#)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Cover note saved successfully. Cover Note No < Cover note No > generated ' message will be displayed and Cover note Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'Print' is clicked and Covernote number is generated, 'Next' will be enabled and on clicking proceeds to 'Receipt' Screen
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

Print Options

User Interface

Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

NSURE TRAVEL SUPREME (ANNUAL POLICY) -E-PAYMENT TAB

Insured Details Interest Details Premium Details **ePayment** Receipt

ePayment

Card Type	* <input type="text" value="VISA"/>
Expiry	* <input type="text" value="04"/> <input type="text" value="2012"/>
Credit Card No.	* <input type="text" value="4211111111111111"/>
Card Holder Name	* <input type="text" value="RAMKUMAR"/>
CVV	* <input type="text" value="***"/>
<input type="button" value="Back"/> <input type="button" value="Pay Now"/> <input type="button" value="Reset"/>	

ePayment Status

Issued Date	20-04-2012
K-Cover Reference No.	43040
Insured	RAMKUMAR
Period of Cover	20-04-2012 - 19-04-2013
Premium	RM 188.08
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38282
Bank Transaction No.	ALBTRNEAK38282
Cover Note No.	JGB0015298
Submission No.	K0049843

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

NSURE TRAVEL SUPREME (ANNUAL POLICY) - RECEIPT TAB

Receipt

Payment Mode *

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4211111111111111		188.08

1 Record(s)

Total : RM

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.4 Non Motor -Auto Shield Insurance

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

AUTO SHIELD INSURANCE-COVER NOTE TAB

New Business - Auto Shield Insurance

Insured's Details **Cover Note** Vehicle and Extra Coverage ePayment Receipt

Cover Note

Motor C/N / Policy No. * JVB0005972

Master Policy No.

Cover Note Type NEW BUSINESS

Issued Date 06-10-2011

Inception Date * 06-10-2011

Expiry Date * 05-10-2012

Back Next

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Motor C/N / Policy No.	Y	Click the Search button to select the Motor Cover Note No or Policy No and double click the selected record, to populate the Motor Cover Note No. The search retrieves only the CoverNote related to the selected client.
Master Policy No	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy No.
Covernote Type	Y	Defaults 'New Business' and field is disabled
Issue Date	N	Defaults the current date.
Inception Date	Y	Defaults the current date and allows you to change.
Expiry Date	Y	Defaults end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Back	N	Redirects you to the previous tab: Insured Details.
Next	N	Redirects you to the next tab: Vehicle and Extra Coverage.

AUTO SHIELD INSURANCE-VEHICLE AND EXTRA COVERAGE TAB

New Business - Auto Shield Insurance

Insured's Details Cover Note Vehicle and Extra Coverage ePayment Receipt

Vehicle and Extra Coverage

Vehicle No.	*	TN1234
Vehicle Type	*	PRIVATE CAR
Make / Model	*	ADA841
Model Desc.	*	AUDI A8
No. of Seats	*	5
Name of The Nominated Driver (For Company Owned Vehicles)		

Section A (mandatory)

Note : Section B applicable for Private Car/Van drivers who have purchased Comprehensive Motor cover with our Company and Section A benefits

Plan / Unit	*	PLAN A
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Item No.	Benefits	Plan Amount
1	Accidental Death (per person) Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes	RM 20,000.00
2	One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00
3	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Vehicle No.	Y	Defaults the Vehicle No. of the selected Covernote.
Vehicle Type	Y	Defaults the Vehicle Type in the drop down list, if Vehicle info is available or allows you to select it.
Make/Model	Y	Defaults the Make/Model.
Model Desc	Y	Defaults the Model Description.
No. of Seats	Y	Defaults the No. of Seats.
Name of the Nominated Driver (For company owned vehicles)	N	Defaults the Name of the Nominated Driver. The field becomes editable only for business clients (Section A).

Section A (mandatory)

Note : Section B applicable for Private Car/Van drivers who have purchased Comprehensive Motor cover with our Company and Section A benefits

Plan / Unit * PLAN B

Item No.	Benefits	Plan Amount
1	Accidental Death (per person) Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 50,000.00 RM 50,000.00 RM 50,000.00 RM 50,000.00 RM 25,000.00 RM 25,000.00
2	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00
3		

Ind	Extra Cover (Optional)	Sum Insured	Premium
<input checked="" type="checkbox"/>	(a) Daily Inconvenience Allowance (up to a maximum of 10 days per policy) (b) Emergency Accommodation Expenses and/or Transportation Cost to Hotel or Insured's Home	RM50.00 per day RM200.00 per policy	68.00
<input checked="" type="checkbox"/>	Vehicle Spray Painting Expenses	RM1,000.00 per policy	118.00
<input checked="" type="checkbox"/>	Reimbursement of Betterment Cost (Applicable for vehicles aged from 5 to 10 years)	RM500.00 per policy	88.00
<input checked="" type="checkbox"/>	Damage to Personal Effects and/or Child's Car Seat (a) Personal Effects (b) Child's Car Seat	RM300.00 per policy RM350.00 per policy	48.00

Hire Purchase Owner

Done

Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Plan/Unit	Y	Select the Plan / Unit from drop down list.
Grid 1 (Section A)	N	Defaults the plan details according to the PLAN selected including: Benefits and Plan Amount.
Grid 2 (Section B)	N	Choose Extra coverage details: Extra Cover, Sum Insured and Premium and allows you to select one or more optionally.

<input checked="" type="checkbox"/>	Vehicle Spray Painting Expenses	RM1,000.00 per policy	118.00
<input checked="" type="checkbox"/>	Reimbursement of Betterment Cost (Applicable for vehicles aged from 5 to 10 years)	RM500.00 per policy	88.00
<input checked="" type="checkbox"/>	Damage to Personal Effects and/or Child's Car Seat (a) Personal Effects (b) Child's Car Seat	RM300.00 per policy RM350.00 per policy	48.00

Hire Purchase Owner 

Basic Premium RM Section A

Basic Premium RM Section B

Gross Premium RM

Policy Sum Insured RM Per Person

Service Tax RM %

Commission RM %

Stamp Duty RM

Annual Premium RM

Total Payable RM

Pre ePayment before eCN issuance?

[Back](#) [Save](#) [Print Cover Note](#) [Convert To DPPA](#) [Convert To Workmen](#) [Next](#) [Cancel](#)

Local intranet  100% 

User Interface

Field	Mandatory (Y/N)	Description
Hire Purchase Owner	N	Defaults Hire Purchase Owner if already available and allows you to select if necessary (by clicking the Search button to invoke the search window and then double clicking the selected record).
Basic Premium (Section A)	N	Defaults the Basic Premium (of Section A).
Basic Premium (Section B)	N	Defaults the Basic Premium (of section B).
Gross Premium	N	Defaults the Gross Premium.
Policy Sum Insured	N	Defaults the Policy sum insured based on the selected Plan/Unit.
Service Tax %	N	Defaults the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual

		and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Defaults the Service tax amount based on service tax %.
Stamp Duty	N	Defaults the Stamp Duty Amount if Master Policy is not available or applicable.
Commission %	N	Defaults Agent's Commission %.
Commission Amount	N	Defaults Agent's Commission amount based on Commission %.
Rebate %	N	Defaults Rebate % if it is Corporate Agent
Rebate Amt	N	Defaults Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Annual Premium	Y	Defaults the Premium for a year.
Total Payable	N	Defaults Total Payable amount.
Pre Epayment before eCN Issuance?	N	Choose the Pre Epayment option if you want to pay through epayment using credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Cover Note.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Convert to DPPA	N	Redirects you to DPPA page, to Convert the generated Cover note to DPPA.
Convert to Workmen	N	Redirects you to Workmen page, to Convert the generated Cover note to Workmen.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.5 Non Motor -Motorcyclist Protector

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

MOTORCYCLIST PROTECTOR-COVER NOTE TAB

New Business - Motorcyclist Protector

Insured Details **Cover Note and Vehicle** ePayment Receipt

Cover Note

Cover Note Type * NEW BUSINESS Issued Date 06-10-2011

Master Policy No. Inception Date * 06-10-2011

Motor C/N Expiry Date * 05-10-2012

Vehicle Details

Vehicle No. * TN1244

Vehicle Type * MOTOR CYCLE

Make * APAPA500

Model Desc. * APRILLIA PEGASO

No. of Seats * 1

Name of The Nominated Rider (for Company Owned Motorcycle)

Year of Make * 2010

Plan / Unit * PLAN A

Hire Purchase Owner

Policy Sum Insured RM 15000.00 Per Person

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Cover Note Type	Y	Displays 'New Business'.
Master Policy No.	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy No.
Motor C/N	N	Click the Search button to select the Motor Cover note number and double click the selected record, to populate it to the field. (Search window shows motor cycle cover notes when you've selected the class MCPA and shows cover notes excluding motorcycle when you've selected the class DPPA).
Issued Date	N	Displays the current date.
Inception Date	Y	Displays the current date and allows you to change. Entered date should be not be more than 6 months from the Issued date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Vehicle No.	Y	Enter the vehicle number.

Vehicle Type	Y	Select the Vehicle Type from the drop down list.
Make	Y	Click the Search button to search the Make of the vehicle and double click the selected record, to populate it to the field. (Search window shows motor cycle cover notes when you've selected the class MCPA and shows cover notes excluding motorcycle when you've selected the class DPPA).
Model Description	Y	Displays based on the selected Make of the vehicle and allow you to change.
No. of Seats	Y	Displays based on the Model selected and allows you to change.
Name of the Nominated Rider (For Company Owned Motorcycle)	N	Displays the Name of the Nominated Rider. The field becomes editable only for business clients.
Year of Make	Y	Displays the year of make or allows you to enter.
Plan / Unit	Y	Select the Plan / Unit from the drop-down list.
Hire Purchase Owner	N	Click the Search button to search the Hire purchase of the vehicle and double click the selected record, to populate the value to the field.
Policy Sum Insured	N	Displays the Policy sum insured based on the selected Plan/Unit.

Model Desc. * APRILLIA PEGASO

No. of Seats * 1

Name of The Nominated Rider (for Company Owned Motorcycle)

Year of Make * 2010

Plan / Unit * PLAN A

Hire Purchase Owner

Policy Sum Insured RM 15000.00 Per Person

Annual Premium RM 120.00

Basic Premium RM 120.00

Gross Premium RM 120.00

Service Tax RM 0.00 % RM 0.00

Commission RM 10.00 % RM 12.00

Stamp Duty RM 10.00

Total Payable RM 130.00

Pre ePayment before eCN issuance?

Back Save Print Cover Note Next Cancel

User Interface

Field	Mandatory (Y/N)	Description
Annual Premium	N	Displays the Premium for a year.
Gross Premium	N	Displays the Gross Premium.
Basic Premium	N	Displays the Basic Premium.

Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amt	N	Displays the Service tax amount based on service tax %.
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Commission %	N	Displays Agent's Commission %.
Commission Amt	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amt	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Total Payable	N	Displays Total Payable amount.
Pre Epayment before eCN Issuance?	N	Check the Pre Epayment option if you want to pay through epayment using credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Insured Details.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.6 Non Motor -Perfect Rider

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

PERFECT RIDER-COVER NOTE AND VEHICLE TAB

User Interface		
Field	Mandatory (Y/N)	Description
Cover Note Type	Y	Displays 'New Business'.
Master Policy No.	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy No.
Motor C/N/Policy No.	N	Click the Search button when Motor Policy Insurance belongs to Nsure Insurance, to select the Motor Cover Note No and double click the selected record, to populate the Motor Cover Note No. If Motor Policy Insurance is other than Nsure, it is user entry.
Issued Date	N	Displays the current date.
Inception Date	Y	Displays the current date and allows you to change. Entered date should be not be more than 6 months from the Issued date.

Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Vehicle No.	Y	Enter the vehicle number.
Vehicle Type	Y	Select the Vehicle Type from the drop down list.
Make	Y	Click the Search button to search the Make of the vehicle and double click the selected record, to populate it to the field. (Search window shows motor cycle cover notes when you've selected the class MCPA and shows cover notes excluding motorcycle when you've selected the class DPPA).
Model Description	Y	Displays based on the selected Make of the vehicle and allow you to change.
No. of Seats	Y	Displays based on the Model selected and allows you to change.
Name of the Nominated Rider	N	Displays the Name of the Nominated Rider. The field becomes editable only for business clients.
Driver's New IC, Old IC and Age	N	These fields become editable only for business clients, either New IC or Old IC is mandatory. Age will be auto populated when user enters New IC.
Plan	Y	Select the Plan from the drop-down list.

Driver's Old IC

Driver's Name: [REDACTED]
Address: [REDACTED]
Contact Details: [REDACTED]

Policy Details:

- Policy Number: [REDACTED]
- Policy Type: PLAN B
- Premium Amount: RM 50000.00 Per Person
- Annual Premium: RM 230.00
- Basic Premium: RM 230.00
- Gross Premium: RM 230.00
- Service Tax: RM 6.00 % RM 13.80
- Commission: RM 10.00 % RM 23.00
- Stamp Duty: RM 10.00
- Total Payable: RM 253.80

Proposal Form Declarations

Have you (Proposer) ever sustained any injuries by accident during the last 2 years? * NO

Have your insurance proposal(s) ever been declined, cancelled, refused renewal or subject to any special terms by another insurance company(ies)? * NO

Pre ePayment before eCN issuance?

Back Save Print Cover Note Next Cancel

User Interface

Field	Mandatory (Y/N)	Description
Hire Purchase Owner	Y	Click the Search button to search the Hire purchase of the vehicle and double click the selected record, to populate it to the field.
Policy Sum Insured	Y	Displays Policy sum insured based on the selected Plan/Unit.
Annual Premium	N	Displays the Premium for a year.
Gross Premium	N	Displays the Gross Premium.
Basic Premium	N	Displays the Basic Premium.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).

Service Tax Amt	N	Displays the Service tax amount based on service tax %.
Stamp Duty	N	Displays the Stamp Duty if Master Policy is not available or applicable.
Commission %	N	Displays Agent's Commission %.
Commission Amt	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amt	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Total Payable	N	Displays Total Payable amount.
Proposal Form Declarations Question 1	Y	User has to select either YES or NO from the dropdown box relevant to the question 1
Proposal Form Declarations Question 2	Y	User has to select either YES or NO from the dropdown box relevant to the question 2
Pre Epayment before eCN Issuance?	N	Select the check box if you want to pay through epayment with the credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Insured Details.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.7 Non Motor -Dppa Campaign

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

DPPA CAMPAIGN-COVER NOTE AND VEHICLE TAB

The screenshot shows the 'New Business - Non Motor' application interface. The 'Cover Note and Vehicle' tab is active. The 'Cover Note' section contains fields for Cover Note Class (MOTOR CYCLIST PERSONAL ACCIDEI), Cover Note Type (NEW BUSINESS), Issued Date (10-10-2011), Inception Date (10-10-2011), and Expiry Date (09-10-2012). The 'Vehicle Details' section contains fields for Vehicle No (7274), Vehicle Type (MOTOR CYCLE), Make (HGW501), Model Desc (HONDA GOLD WING), No. of Seats (1), Plan / Unit (PLAN B), Hire Purchase Owner (empty), Policy Sum Insured (RM 10000.00 Per Person), and Medical Expenses (RM 0.00 Per Person).

User Interface

Field	Mandatory (Y/N)	Description
Covernote Class	Y	Select the Cover Note class from the drop down list.
Cover Note Type	Y	Displays 'New Business'.
Master Policy No.	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy No.
Motor C/N	N	Click the Search button to select the Motor Cover note number and double click the selected record, to populate it to the field. (Search window shows motor cycle cover notes when you've selected the class MCPA and shows cover notes excluding motorcycle when you've selected the class DPPA).
Issued Date	N	Displays the current date.
Inception Date	Y	Displays the current date and allows you to change. Entered date should be not be more than 6 months from the Issued date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Vehicle No.	Y	Enter the vehicle number.
Vehicle Type	Y	Select the Vehicle Type from the drop down list.
Make	Y	Click the Search button to search the Make of the vehicle and double click the selected record, to populate it to the field
Model Description	Y	Displays based on the selected Make of the vehicle and allow you to change.
No. of Seats	Y	Displays based on the Model selected and allows you to change.
Plan / Unit	Y	Select the Plan / Unit from the drop-down list.
Hire Purchase Owner	Y	Click the Search button to search the Hire purchase of the vehicle and double click the selected record, to populate it to the field.
Policy Sum Insured	Y	Displays Policy sum insured based on the selected Plan/Unit.
Medical Expenses	Y	Displays medical expenses based on the selected Plan/Unit.

Make	<input type="text" value="DHDH40"/>	<input type="button" value="..."/>
Model Desc.	<input type="text" value="DAIHATSU FEROZA"/>	
No. of Seats	<input type="text" value="5"/>	
Plan / Unit	<input type="text" value="PLAN C"/>	<input type="button" value="..."/>
Hire Purchase Owner	<input type="text"/>	<input type="button" value="..."/>
Policy Sum Insured	RM <input type="text" value="30000.00"/>	Per Person
Medical Expenses	RM <input type="text" value="1500.00"/>	Per Person
Annual Premium	RM <input type="text" value="180.00"/>	
Basic Premium	RM <input type="text" value="180.00"/>	
Gross Premium	RM <input type="text" value="180.00"/>	
Service Tax	<input checked="" type="checkbox"/> <input type="text" value="6.00"/>	% RM <input type="text" value="10.80"/>
Commission	<input type="text" value="25.00"/>	% RM <input type="text" value="45.00"/>
Stamp Duty	RM <input type="text" value="10.00"/>	
Total Payable	RM <input type="text" value="200.80"/>	
<input type="checkbox"/> Pre ePayment before eCN issuance?		
<input type="button" value="Back"/> <input type="button" value="Save"/> <input type="button" value="Print Cover Note"/> <input type="button" value="Convert To Auto Shield"/> <input type="button" value="Convert To Workmen"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>		

Done  Local intranet  100% 

User Interface

Field	Mandatory (Y/N)	Description
Annual Premium	N	Displays the Premium for one year
Basic Premium	N	Displays the Basic Premium
Gross Premium	N	Displays the Gross Premium
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amount	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Total Payable	N	Displays the Total Amount Payable.
Pre Epayment	N	Check the Pre Epayment option if you want to pay through epayment using

before eCN Issuance?		credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Cover Note.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Convert to Auto Shield	N	Redirects you to Auto Shield Insurance page, to Convert the generated Cover note to Auto Shield Insurance.
Convert to Workmen	N	Redirects you to Workmen page, to Convert the generated Cover note to Workmen.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.8 Non Motor - Fire

1.8.1 Non Motor - Fire-House Owner/House Holder

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

HOUSE OWNER / HOUSE HOLDER-SCHEDULE TAB

Status Of Premises

- Premise Occupied
- Premise Unoccupied Or Vacant

Master Policy No. [Input Field] **Inception Date** * [Input Field] **Expiry Date** * [Input Field]

Issued Date * [Input Field] **Construction Code** * [Input Field]

Schedule Details

Wall	* ASBESTOS SHEETING
Roof	* FLAT CONCRETE
Floor	* CEMENT
Nature of Building	* DETACHED, NON-DETACHED AND SEMI-DETACHED

Section * [Input Field] **PIAM Code** [Input Field] **Tariff Description** [Input Field] **Rate %** [Input Field] **Year Constructed** * [Input Field] **No. Of Storey** * [Input Field]

Construction Description [Input Field]

Situation Of Risk * [Input Field]

Interest Details

No.	Interest Code	Interest Description	Sum Insured(RM)	Rate(%)	Premium(RM)
1.1	B	BUILDING (EXCLUDING FOUNDATION AND DRAINS)	0.00	0.106000	0.00

Add Interest | Remove Interest

Location Details

No.	Situation Of Risk	PIAM Code	Rate%	Sum Insured(RM)	Premium(RM)
0 Record(s)					

Total Sum Insured (RM): [Input Field] Total Premium (RM): [Input Field]

Back | Next | 105% |

User Interface

Field	Mandatory (Y/N)	Description
Premise Occupied	N	If Status Of Premises selected as Premise Occupied, system allow proceed in Fire House Owner / House Holder.
Premise Unoccupied Or Vacant	N	If Status Of Premises selected as Premise Unoccupied Or Vacant, system will forward to Fire Material Damage with confirmation.
Master Policy No.	N	Not applicable (Search icon disabled by default).
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.

Inception Date	Y	<p>The Policy Effective Date, this date must be equal or after the Issued date and must be before the Expiry date.</p> <p>The Inception Date should be equal to or should be 6 months within the Issued Date.</p> <p>When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>If Inception Date is entered, one year from the Inception Date will be displayed as Expiry Date.</p> <p>Editable by the user.</p> <p>Expiry Date should be greater than at least 2 days from the Inception Date.</p> <p>Expiry Date should not be more than 2 Years from the Inception Date.</p> <p>When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.</p>
Wall	Y	<p>User can select an entry from the list available in dropdown.</p> <p>Based on the Construction class of Wall selected, Roof, Floor and Nature of the Building are enabled and listed in dropdown respectively.</p>
Roof	Y	<p>Roof will be loaded based on the selected Construction class of the Wall.</p> <p>User can select an entry from the list available in dropdown.</p>
Floor	Y	<p>Floor will be loaded based on the selected Construction class of the Wall.</p> <p>User can select an entry from the list available in dropdown.</p>
Nature of Building	Y	<p>Nature of Building will be loaded based on the selected Construction class of the Wall.</p> <p>User can select an entry from the list available in dropdown.</p>
Section	Y	<p>User can select an entry from the list available in dropdown.</p> <p>(When the user tries to select Content when the Interest has already been added for Building, an alert message is popped up to remove the Interest items under Building and to change the section to Content. The same happens when the user tries to select Building when the interest details are added for the Content).</p>
Construction Code	Y	Based on the Wall selected, Construction Code will be auto displayed and it is non-editable.
PIAM Code	N	Based on the Nature of Building and Section selected, PIAM Code will be displayed.
Construction Description	N	Based on the Wall selected, Construction Description will be displayed.
Tariff Description	N	Tariff Description will be displayed based on the selected PIAM Code.
Year Constructed	N	User Entry.
Rate %	N	Rate percentage will be displayed based on selected PIAM Code.

No. Of Storey	Y	User Entry.
Situation Of Risk	Y	User Entry.
No.	Y	Interest sequence number
Interest Code	Y	Interest code can be selected from the list by clicking the search button.
Interest Description	Y	Interest Description is displayed based on the Interest Code selected.
Sum Insured (RM)	Y	<p>User Entry, Should be greater than 0.00.</p> <p>Premium will be calculated based on Sum Insured, Rate (%) for the given Period of cover</p>
Rate (%)	Y	<p>Rate (%) is defaulted as selected PIAM Code rate percentage.</p> <p>User Entry, Should be greater than 0.000000</p>
Premium (RM)	Y	<p>User Entry, Should be greater than 0.00.</p> <p>Premium will be calculated based on Sum Insured, Rate (%) for the given Period of cover</p>
Add Interest	N	Add a new row in the Interest Details Grid
Remove Interest	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Add	N	To add Insured Details to the Location Grid.
Remove	N	User can select one or more entries in the Location Grid and click on Remove to remove the entries from the Grid.
Update	N	<p>User can select any one entry in the Location Grid. The details will be populated in the corresponding fields above and User can edit the details.</p> <p>After editing, User can click on 'Update' to update the details to the Location Grid.</p>
Total Sum Insured (RM)	N	The Total of the Sum Insured of all the Location Details added. Not Editable.
Total Premium (RM)	N	The Total of the Premium of all the Location Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

HOUSE OWNER / HOUSE HOLDER-PERIL/CLAUSE/WARRANTY TAB

- Default Clauses/Warranties applicable for the class and Clauses/Warranty of Master policy (if available) and Clauses/Warranties of selected PIAM Code in schedule details screen will be displayed in Grid by default.
- Default Clauses cannot be removed.
- User can add a Peril/Clause/Warranty by clicking on 'Add' button. Search Icon will be displayed and on click of Search, Clause popup will be displayed as above.
- User can select any Clause and the selected Clause will be added to the Grid.
- 'SELECT' link will be displayed in 'Applicable to Items' column. User can click on select and add the Insured Items (added in Interest Details screen) to which the selected Clause is applicable.
- On clicking 'OK', the item nos. selected will be displayed in Applicable to Item column. Click on 'Cancel' to cancel the selection. If Applicable to Items column is not selected, then the Clause is 'Applicable to all' Insured Items.

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Value entered cannot be more than 100%

Premium (RM)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Premium = rate% * Basic Premium (or) Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected When the Premium is updated, the Clause Rate % will get updated automatically. If the clause level indicator is '1', the rate % is applied on the sum insured of the selected location or interest. If the clause level indicator is '2', the rate % is applied on the premium of selected location or interest. If clause is H006 or H006a, premium will be computed by multiplying the number of locations applicable with RM. 10 or RM. 20 respectively.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details screen) to which the selected Clause is applicable. If itemized indicator is 'Y', the application auto-displays the location(s)/item(s) based on the Section, PIAM and Interest. If itemized indicator is 'N', the user is allowed to select the location(s)/item(s).
Add	N	User can add additional Clause/Warranty by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

HOUSE OWNER / HOUSE HOLDER-MORTGAGEE TAB

4 C091 RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE

8 Recs

W...
1 Recs
Add...
M...
1 Recs

1 Recs

Add Remove

Back Next

105%

2 Record(s)

OK Cancel

105%

User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to Proposal Form Details' screen.

HOUSE OWNER / HOUSE HOLDER-PROPOSAL TAB

Insured Details Schedule Details Peril/Clause/Warranty/Mortgagee **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. (a) Extended Theft Cover

None Excl. Theft by Domestic Servants(0.250%) Incl. Theft by Domestic Servants(0.375%)
- (b) H008 Riot, Strike and Malicious Damage(0.010%)
- (c) P10A Subsidence and Landslip(0.081%)
- (d) H007 Plate Glass (0.050%)

2. Are there any outbuildings and, if so how are they constructed ?

If "Yes", please give details as below:

Walls	YES
Roof	YES

3. Is there any profession, business or trade carried on in the dwelling or in any portion of the premises of which the dwelling forms a part?

If "Yes", please give details as below:

Nature of Profession / Business / Trade	CONSTRUCTION
---	--------------

4. Is the Building solely occupied by you and family and servants?

5. Are the buildings in a good state of repair and will they be so maintained?

6. Has any Insurer in respect of any of the contingencies to which the proposal applies :

- (a) Decline to Insure you?
- (b) Required special terms to insure you?
- (c) Cancelled or refused to renew your insurance ?
- (d) Increased your premium on renewal?

If "Yes", please give details as below :-

Date / Year	23-05-2005
Policy No.	JVB009890
Insurer	HONG
Reasons	WORTH OF BUILDING

7. Has the Buildings and/or Contents suffered any loss or damage during the past five (5) years ?

If "Yes", please give details as below :-

Date of Loss / Year	23-05-2000
Insurer	HONG
Loss / Claim Amount	5000000
Cause	EARTHQUAKE

8. Have you any policies in force covering any of the contingencies to be insured against?

If "Yes", please give details as below :-

Policy No.	JVB006898
Insurer	GOWE
Period	2009
Sum Insured	6000000

9. Will the premises be left unoccupied for more than 90 days?

10. Fire extinguishing features in building

Please Specify	NATURE CAUSES
----------------	---------------

[Back](#) [Next](#)

105%

- The Proposal Form Questions will be displayed and User can select the answer from the dropdown.
- If User selects 'YES' for the question, further few questions are displayed and User can enter the details in the corresponding fields.

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

HOUSE OWNER / HOUSE HOLDER-PREMIUM TAB

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of Premium of all the added location is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed will not be editable
Annual Premium	Y	The Premium of all the Interest added considering the POC for 1 year is displayed.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.

Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print.
epayment	N	For epayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. On click 'OK' in message, Check list PDF will be opened in a new window. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Covernote saved successfully. CoverNote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an

		approval from pAdmin.
Next	N	<p>On checking the ePayment check box and clicking 'Next' would proceed to the ePayment screen.</p> <p>After 'PRINT' is clicked and if covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.</p>
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

HOUSE OWNER / HOUSE HOLDER-E-PAYMENT TAB

The screenshot shows the 'ePayment' tab selected in a web-based application. The top navigation bar includes tabs for Insured Details, Schedule Details, Peril/Clause/Warranty/Mortgagee, Proposal Form Declaration, Premium Details, ePayment (selected), and Receipt. The ePayment section contains fields for Card Type (VISA), Expiry (04/2012), Credit Card No. (4444444444444444), Card Holder Name (HONG), and CVV (***). Below these are buttons for Back, Pay Now, and Reset. The ePayment Status section displays transaction details: Issued Date (20-04-2012), K-Cover Reference No. (43029), Insured (KAVITHA), Period of Cover (20-04-2012 - 19-04-2013), Premium (RM 120.74), Bank Response (Transaction is successful), Bank Approval Code (ALBAPPPEAK38202), Bank Transaction No. (ALBTRNEAK38202), Cover Note No. (JGB0015289), and Submission No. (K0049831). At the bottom are Print This Page and Print Cover Note buttons. A zoom control at the bottom right indicates 105%.

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Credit Card No.	Y	User should enter Credit Card number.
Card Holder Name	Y	User should enter Card Holder Name.
CVV	Y	User should enter the Card Verification Value Code. (CVV)

Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Reset	N	To reset to the initial values
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

HOUSE OWNER / HOUSE HOLDER-RECEIPT TAB

The screenshot shows the 'Receipt' tab of a software application. At the top, there are tabs: Insured Details, Schedule Details, Peril/Clause/Warranty/Mortgagee, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is active. Below the tabs, there is a form with fields for Payment Mode (dropdown menu with placeholder '-PLEASE SELECT-'), Cheque / Credit Card No. (text input), Cheque Date (date input with calendar icon), Card Holder Name (text input), and Amount Paid (text input with RM prefix). Below the form is a table with columns: Select, Payment Mode, Cheque/Credit Card No., Cheque Date, and Amount(RM). One record is listed: CREDIT CARD, 4444444444444444, (empty), (empty), 70.00. At the bottom of the table area, it says '1 Record(s)'. To the right of the table, it says 'Total : RM 70.00'. At the very bottom are 'Print Receipt' and 'Cancel' buttons. A zoom control at the bottom right shows '105%'.

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	Y	To add the information fields entered above into the table

Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.8.2 Non Motor - Fire-Fire Material Damages

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

FIRE MATERIAL DAMAGES -SCHEDULE TAB

Schedule Details

Master Policy No.	<input type="text"/>	Inception Date *	<input type="text" value="19-04-2012"/>														
Issued Date *	<input type="text" value="19-04-2012"/>	Expiry Date *	<input type="text" value="18-04-2013"/>														
Schedule Details																	
Wall *	<input type="text" value="ASBESTOS SHEETING"/>																
Roof *	<input type="text" value="FLAT CONCRETE"/>																
Floor *	<input type="text" value="CEMENT"/>																
Nature of Building *	<input type="text" value="DETACHED, NON-DETACHED AND SEMI-DETACHED"/>																
PIAM Code *	<input type="text" value="271000"/>	Situation Of Risk *	<input type="text" value="TEST"/>														
Tariff Description	<input type="text" value="27 - METAL WORKING; ENGINEERING- WIRE AND CABLE MANUFACTURE ,B) INSULATED"/>																
Construction Code *	<input type="text" value="C2"/>	Rate %	<input type="text" value="0.194000"/>														
Construction Description	<input type="text" value="ASBESTOS SHEETING WALL WITH FLAT CONCRETE ROOF"/>																
Year Constructed *	<input type="text" value="2006"/>																
No. Of Storey *	<input type="text" value="12.00"/>																
<table border="1"> <thead> <tr> <th><input type="checkbox"/></th> <th>No.</th> <th>Interest Code</th> <th>Interest Description</th> <th>Sum Insured(RM)</th> <th>Rate(%)</th> <th>Premium(RM)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>1.1</td> <td>M</td> <td>MACHINERY</td> <td>50000.00</td> <td>0.194000</td> <td>97.00</td> </tr> </tbody> </table> <p>Add Interest Remove Interest</p> <p>1 Record(s)</p>				<input type="checkbox"/>	No.	Interest Code	Interest Description	Sum Insured(RM)	Rate(%)	Premium(RM)	<input checked="" type="checkbox"/>	1.1	M	MACHINERY	50000.00	0.194000	97.00
<input type="checkbox"/>	No.	Interest Code	Interest Description	Sum Insured(RM)	Rate(%)	Premium(RM)											
<input checked="" type="checkbox"/>	1.1	M	MACHINERY	50000.00	0.194000	97.00											
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																	
Location Details <table border="1"> <thead> <tr> <th><input checked="" type="checkbox"/></th> <th>No.</th> <th>Situation Of Risk</th> <th>PIAM Code</th> <th>Rate%</th> <th>Sum Insured(RM)</th> <th>Premium(RM)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>1</td> <td>TEST</td> <td>271000</td> <td>0.194000</td> <td>50000.00</td> <td>97.00</td> </tr> </tbody> </table> <p>1 Record(s)</p>				<input checked="" type="checkbox"/>	No.	Situation Of Risk	PIAM Code	Rate%	Sum Insured(RM)	Premium(RM)	<input checked="" type="checkbox"/>	1	TEST	271000	0.194000	50000.00	97.00
<input checked="" type="checkbox"/>	No.	Situation Of Risk	PIAM Code	Rate%	Sum Insured(RM)	Premium(RM)											
<input checked="" type="checkbox"/>	1	TEST	271000	0.194000	50000.00	97.00											
Total Sum Insured (RM) : <input type="text" value="50,000.00"/> Total Premium (RM) : <input type="text" value="97.00"/>																	
<input type="button" value="Back"/> <input type="button" value="Next"/>																	

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching with agent id of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date, this date must be equal or after the Issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	If Inception Date is entered, one year from the Inception Date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Wall	Y	User can select an entry from the list available in dropdown. Based on the Construction class of Wall selected, Roof, Floor and Nature of the Building are enabled and listed in dropdown respectively.
Roof	Y	Roof will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
Floor	Y	Floor will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
Nature of Building	Y	Nature of Building will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
PIAM Code	Y	Search the PIAM Code, the search will be based on Occupation selected in Insured detail screen.
Tariff Description	N	Tariff Description of the selected PIAM Code in the PIAM search.
Construction Code	Y	Based on the Wall selected, Construction Code will be auto displayed and it is non-editable.
Construction Description	N	Based on the Wall and Roof selected, Construction Description will be displayed.
Situation Of Risk	Y	User Entry.
Rate %	N	Rate (%) of the selected PIAM Code in the PIAM search.
Year Constructed	N	User Entry.

No. Of Storey	Y	User Entry.
Interest Details		
No.	Y	Interest sequence number
Interest Code	Y	Interest code can be selected from the list by clicking the search button.
Interest Description	Y	Interest Description is displayed based on the Interest Code selected.
Sum Insured (RM)	Y	<p>User Entry, Should be greater than 0.00.</p> <p>Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover</p>
Rate (%)	Y	<p>Rate (%) is defaulted as selected PIAM Code rate percentage.</p> <p>User Entry, Should be greater than 0.000000</p>
Premium (RM)	Y	<p>User Entry, Should be greater than 0.00.</p> <p>Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover</p>
Add Interest	N	Add a new row in the Interest Details Grid
Remove Interest	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Add	Y	To add Insured Details to the Location Grid
Remove	N	User can select one or more entries in the Location Grid and click on Remove to remove the entries from the Grid.
Update	N	<p>User can select any one entry in the Location Grid. The details will be populated in the corresponding fields above and User can edit the details.</p> <p>After editing, User can click on 'Update' to update the details to the Location Grid.</p>
Location Details		
Total Sum Insured (RM)	N	The Total of the Sum Insured of all the Location Details added. Not Editable.
Total Premium (RM)	N	The Total of the Premium of all the Location Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

FIRE MATERIAL DAMAGES –PERIL/CLAUSE/WARRANTY TAB

Peril/Clause Details

No.	Code	Description	Sum Insured/Peril/Clause Limit(RM)	Rate(%)	Premium(RM)	Applicable To Items
1	C000	NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	0.00	0.000000	0.00	
3	C091	RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	0.00	0.000000	0.00	
4	C092	UNVALUED POLICY CLAUSE	0.00	0.000000	0.00	
5	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.000000	0.00	
6	C090		0.00	0.000000	0.00	

7 Record(s) Add Remove

Warranty Details

No.	Code	Description	Rate
1	W026	IMPACT DAMAGE (EXCLUDING INSURED'S OWN VEHICLES) ENDORSEMENT	0.0040
		IMPACT DAMAGE (INCLUDING INSURED'S OWN VEHICLES) ENDORSEMENT	0.0040
		BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES (BUILDING EXCEEDING FIVE (5) STOREYS (INCLUDING MEZZANINE))	0.0060
		BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES (OTHERS)	0.0050

1 Record(s) Add Remove

Mortgagee Details

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Premium = rate% * Basic Premium (or) Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Clause/Warranty by clicking 'Add' button.

		<p>On clicking 'Add', Search Icon will be displayed in the first column of the Grid.</p> <p>Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause.</p> <p>After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.</p>
Remove	N	<p>User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button.</p> <p>Default Clauses/Warranties cannot be removed.</p>
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

FIRE MATERIAL DAMAGES –MORTGAGEE TAB

The screenshot shows the 'Peril/Clause/Warranty/Mortgagee' tab of the application. A modal dialog box titled 'Insured Summary' is displayed, listing an insured entity named '1. TEST' with an interest level of '1.1'. In the background, a grid lists various clauses with their respective premiums and rates. A specific row for 'CT DAMAGE (INCLUDING INSURED'S OWN VEHICLES) ENDORSEMENT' is highlighted, showing a premium of 50000.00 and a rate of 0.004000.

User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details)

		screen) to which the selected Clause is applicable.
Add	N	<p>User can add additional Mortgagee by clicking 'Add' button.</p> <p>On clicking 'Add', Search Icon will be displayed in the first column of the Grid.</p> <p>Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee.</p> <p>After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.</p>
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to Proposal Form Details' screen.

FIRE MATERIAL DAMAGES –PROPOSAL TAB

Insured Details Schedule Details Peril/Clause/Warranty/Mortgagee **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Will the premise(s) be unoccupied more than 30 days?
If Yes, Please advise : * YES
2. Is there any insurance in force on the same Property?
If Yes, Please give details :-
Insurer * YES
Period of Cover * YES
Total Sum Insured - RM * YES
3. What is the nature of goods stored at the premises ?
Insurer * YES
4. Is there any spray painting process being carried out within the premises ?
If Yes, please specify :-
Type * YES
Warranty * YES
5. Are there any Hazardous Trades carried on or Hazardous goods stored therein ?
If Yes, Please give details :-
To Waive Warranty 3A - Apply Warranty 3B Subject to Loading of 25% of Basic Fire Rate * YES
Hazardous Goods Type * YES
Quantity / Volume * YES
Storage Location * YES
Value * YES
6. Please state the type, make and number of Fire Fighting Equipment/ Extinguishers installed in the premises

Dry Powder	No. of Units	2312
	Expiry date	23-05-2012
Carbon Dioxide	No. of Units	23234
	Expiry date	23-05-2012
Foam	No. of Units	4234
	Expiry date	23-05-2012
Others	No. of Units	23423
	Expiry date	23-05-2012
7. Has the property insured suffered any loss or damage during the last three (3) years ?
If Yes, Please give details :-
Year / Date * YES
Name of Insurer * YES
Loss/Claim Amount * YES
Cause / Nature of Loss * YES

105%

- The Proposal Form Questions will be displayed and User can select the answer from the dropdown.
- If User selects 'YES' for the question, further few questions are displayed and User can enter the details in the corresponding fields.

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details'

		screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

FIRE MATERIAL DAMAGES –PREMIUM TAB

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of Premium of all the added location is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed will not be editable
Annual Premium	Y	The Premium of all the Interest added considering the POC for 1 year is displayed.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked.

		<p>For Individual/Others, this option will be unchecked by default.</p> <p>When checked, the Service Tax Amount will be calculated as</p> <p>Service Tax Amount = Service Tax % * Gross Premium.</p>
Stamp Duty	N	<p>The value as maintained will be displayed and will not be editable.</p> <p>For a Policy taken under a Master Policy, the Stamp Duty will display 0.00</p>
Net Premium Payable	N	<p>The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable).</p> <p>The value displayed will not be editable.</p>
Commission	N	<p>The Commission amount will be equal to the Commission % applied on the Gross Premium.</p> <p>The value displayed will not be editable.</p>
Premium After Commission	N	<p>The value displayed will be equal to Net Premium Payable - Commission Amount.</p> <p>The value displayed will not be editable.</p>
Memorandum	N	<p>User Entry.</p> <p>The text entered will be displayed in Checklist and Schedule Print.</p>
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print.
ePayment	N	<p>For ePayment.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the covernote is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	<p>On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No > generated' message will be displayed.</p> <p>On click 'OK' in message, Check list PDF will be opened in a new window.</p> <p>'Back' will be disabled after 'Save'.</p>
Print	N	<p>On clicking, the details will be saved to Database and "Covernote saved successfully. CoverNote No < Covernote No > generated" message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case.</p>

		If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	<p>On checking the ePayment check box and clicking 'Next' would proceed to the ePayment screen.</p> <p>After 'PRINT' is clicked and if covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.</p>
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

FIRE MATERIAL DAMAGES –E-PAYMENT TAB

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Credit Card No.	Y	User should enter Credit Card number.
Card Holder Name	Y	User should enter Card Holder Name.
CVV	Y	User should enter the Card Verification Value Code. (CVV)
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will

		be shown in ePayment Status.
Reset	N	To reset to the initial values
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

FIRE MATERIAL DAMAGES –RECEIPT TAB

The screenshot shows the 'Receipt' tab of the Fire Material Damages application. It includes fields for Payment Mode (dropdown menu), Cheque/Credit Card No. (text input), Cheque Date (date picker), Card Holder Name (text input), and Amount Paid (text input). Below these are 'Add' and 'Remove' buttons. A table displays payment history with columns: Select, Payment Mode, Cheque/Credit Card No., Cheque Date, and Amount(RM). One record is listed: E-PAYMENT, 4444444444444444, and 120.74. At the bottom are 'Print Receipt' and 'Cancel' buttons.

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 4. CASH 5. CHEQUE 6. CREDIT CARD
Cheque / Credit card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode

Add	Y	To add the information fields entered above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.9 Non Motor – Marine Cargo

1.9.1 Non Motor – Marine Cargo-Single Voyage

1.9.1.1 Single Voyage – International Export

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

INTERNATIONAL EXPORT– INTEREST DETAILS TA

Insured Details	Interest Details	Peril/Clause/Warranty	Proposal Form Declaration	Premium Details	ePayment	Receipt
Issued Date * <input type="text" value="24-04-2012"/>				Est. T/Departure Date * <input type="text" value="24-04-2012"/> <input type="button" value="Calendar"/> To be advised		
Coverage * <input type="text" value="INSTITUTE CARGO CLAUSES (A)"/>				Est. T/Arrival Date * <input type="text" value="30-04-2012"/> <input type="button" value="Calendar"/> To be advised		
Customer Reference No.				Contract No.		
Voyage Information						
Consignor / Consignee <input type="text"/>	Port From * <input type="text" value="PD0002 BINTULU PORT"/>					
Vessel Code <input type="text" value="VD001 TBA"/>	Port To * <input type="text" value="PD0009 KUALA PERLIS P"/>					
Vessel/Vehicle Type * <input type="text" value="GENERAL CARGO"/>	Country of Origin <input type="text" value="MALAYSIA - KUCHING"/>					
Mode of Conveyance * <input type="text" value="003 - APPROVED VESSEL"/>	Country of Destination <input type="text" value="MALAYSIA - KUALA LUMPUR"/>					
Area Codes/Description * <input type="text" value="E - EXPORT SHIPMENTS FROM MALAYSIA TO OVERSEAS"/>	Settling Agent * <input type="text" value="SEA161"/> <input type="text" value="KURNIA INSURANS (M) BERHAD"/>					
Voyage Details * <input type="text" value="BINTULU PORT"/>	Survey Agent * <input type="text" value="SUA161"/> <input type="text" value="LINKS SURVEY (M) SDN BHD"/>					
	Foreign Currency * <input type="text" value="RM RINGGIT MALAYSIA"/>					
	Exchange Rate * <input type="text" value="1.000000"/>					
Transhipment <input type="text" value="YES"/>						
Transhipment						
Vessel Code <input type="text" value="VD0007 ABERIC 88"/>	Port <input type="text" value="PD0004 JOHOR PORT"/>					
Date <input type="text" value="30-04-2012"/> <input type="button" value="Calendar"/>						
Interest Details						
Condition of Cargo * <input type="text" value="--PLEASE SELECT--"/>						
Interest Description * <input type="text"/>						
Done						

User Interface

Field	Mandatory (Y/N)	Description
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Coverage	Y	User can select from the listed values.
Customer Reference No.	N	User Entry.
Est. T / Departure Date	Y	The Departure should be greater than or equal to Issued date or User should select "To Be Advised" option.
Est. T /Arrival Date	Y	Arrival date should be greater than or equal to departure date. Arrival date should be 90 days from the Departure date Or User should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface

Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Vessel/Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.

Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port To code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	Based on Port To, the country of destination will be auto displayed.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

User Interface

Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description

Interest Details

Condition of Cargo *	--PLEASE SELECT--						
Interest Description *							
Mark & Number	SRCC Rate %	0.000000					
Packing *	Service Charge Rate %	0.000000					
Commodity *	Cargo Sum Insured *RM	0.00					
Term of Sales	Duties %	0.000000					
Nature of Shipment *	Billing Sum Insured *RM	0.00					
Transhipment Rate	Policy Sum Insured *RM	0.00					
Basic Rate %	Premium *RM	0.00					
WAR Rate %							
Excess	0.00% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM						
Exclusion	DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER						
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>							
No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F
1	MARINE DETAILS	EXPORT	01 BAGS AND SACKS		1,000.00	0.00	

1 Record(s)

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	User can select an entry from the list available in dropdown.
Commodity	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Term of Sales	N	Auto default 'Export' option and disabled.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

INTERNATIONAL EXPORT- PERIL /CLAUSE/WARRANTY TAB

No.	Code *	Description *
12	C124	INFORMATION TECHNOLOGY HAZARD CLARIFICATION CLAUSE NMA 2912 D
13	C125	INSTITUTE CLASSIFICATION CLAUSE 01.01.2001
14	C128	TERRORISM EXCLUSION CLAUSE
15	C129	CARGO ISM ENDORSEMENT (JC98/019 1 MAY 1998)
16	C025	ARMED ROBBERY / HOLD-UP ENDORSEMENT
17		

No.	Code	Description
1	W002	INSTITUTE CARGO CLAUSES (B) 01/01/2009
2	W003	INSTITUTE WAR CLAUSES (CARGO) 01/01/2009

No.	Code	Description	Rate
C003	INSTITUTE CARGO CLAUSES (B) 01/01/2009	0.0	
C011	INSTITUTE WAR CLAUSES (CARGO) 01/01/2009	0.0	
C012	INSTITUTE STRIKES CLAUSES (CARGO) 01/01/2009	0.0	
C032	WAREHOUSE TO WAREHOUSE CLAUSE	0.0	
C045	MALICIOUS DAMAGE ENDORSEMENT	0.0	
C047	DUTY INSURANCE CLAUSE	0.0	
C077	INSTITUTE FROZEN FOOD CLAUSES A (FROZEN MEAT)	0.0	

No.	Code	Description
	SUILY MOTOR (KLUANG) SDN BHD	HIREE

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Premium = rate% * Basic Premium (or) Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable to Item(s)	N	SELECT link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Clause by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first

		column of the Grid. Click on the Search Icon, Clause popup will be displayed and User can select a Clause. After selecting a Clause, User can enter Limit, Rate and Premium for the selected Clause. User can't add additional Warranties.
Remove	N	User can remove the Clauses added by selecting one or more checkboxes and click on 'Remove' button.
Total Peril / Clause /Warranty Premium	N	Total of Peril Clause/Warranty premium.

The screenshot shows a software application window with three main sections:

- Warranty Details:** A grid showing two records. Column headers include No., Code*, Description*, Limit (RM)*, Rate (%)*, Premium (RM)*, and Applicable To Item(s). The first record is "WARRANTED SHIPPED UNDERDECK IF NOT CONTAINERISED" with RM 0.00, 0.000000%, and 0.00. The second record is "PROFESSIONAL PACKING WARRANTY" with RM 0.00, 0.000000%, and 0.00.
- Mortgagee Details:** A grid showing one record. Column headers include Mortgagee Description, Mortgagee Type, and Applicable To Item(s). The record is "SUILY MOTOR (KLUANG) SDN BHD" with HIREE selected and 1 in the Applicable To Item(s) column.
- Bottom Panel:** Contains buttons for 'Add' and 'Remove' (disabled), and displays "Total Peril/Clauses Premium: RM 2.00" and "Total Warranty Premium: RM 0.00".

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.
Back	N	On clicking the back button from the peril/warranty screen it is navigated to the Marine New Business - Interest Details.
Next	N	On clicking the Next button from the peril/warranty screen it is navigated to the Marine New Business - Proposal form.

INTERNATIONAL EXPORT–PROPOSAL TAB

The screenshot shows a software application window titled "INTERNATIONAL EXPORT–PROPOSAL TAB". The top navigation bar includes tabs for "Insured Details", "Interest Details", "Peril/Clause/Warranty", "Proposal Form Declaration" (which is highlighted in blue), "Premium Details", "ePayment", and "Receipt". The main content area is titled "Proposal Form Declarations". It contains two sections of questions and dropdown menus:

- Section 1:** "Have you made a claim in the 3 years ?" with a dropdown menu showing "YES". Below it, a note says "If 'Yes' Please Give Details as Below". The details are:
 - Date of Loss: 12-12-2010
 - Nature of Loss: ACCIDENT
 - Amount: 10000
 - Insurance Company: ROSLINAH BT SAMAT
- Section 2:** "Have you been decline insurance before ?" with a dropdown menu showing "YES". Below it, a note says "If 'Yes' Please Give Details as Below". The details are:
 - Insurance Company: ROSLINAH BT SAMAT
 - Reason: ACCIDENT

At the bottom of the form are "Back" and "Next" buttons. The status bar at the bottom right shows "Local intranet" and "100%".

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

INTERNATIONAL EXPORT-PREMIUM TAB

Premium Details

Billing Sum Insured	1,000.00	(RM RINGGIT MALAYSIA - 1.000000)
Policy Sum Insured	RM 1,000.00	
Basic Premium	RM 20.00	
Peril Premium	RM 2.00	
Warranty Premium	RM 0.00	
Gross Premium	RM 50.00	
Service Tax	<input checked="" type="checkbox"/> RM 3.00	6.00 %
Stamp Duty	RM 10.00	
Net Premium Payable	RM 63.00	
Commission	RM 7.50	15.00 %
Premium After Commission	RM 55.50	

Memorandum

NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES THE FOLLOWING RISKS/PERILS :-
1. CONSEQUENTIAL LOSS OF ANY KIND

Pre ePayment

Print

As Arranged Yes No

Check List Yes No

Clause Narration Yes No

Proposal Form Yes No

Policy Wordings Yes No

Debit Note Yes No

Product Disclosure Yes No

Print With Logo Print Without Logo

Back Save Print Next Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Billing Sum Insured	Y	Total Billing Sum Insured will be displayed and will not be editable. It will be displayed in currency which is selected by user.
Policy Sum Insured	Y	Total Policy Sum Insured will be displayed and will not be editable. Total Policy Sum Insured = Total Billing Sum Insured * Foreign Currency Exchange Rate.
Basic Premium	N	The Total of Premium of all the added interest is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed will not be editable
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display

		0.00.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
E Payment	N	For e-Payment. Check e-Payment box and click on 'Next' to proceed to e-Payment Screen.(if the Cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to e-Payment."
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No > generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On Clicking, the details will be saved to Database and 'Covernote saved successfully'. Covernote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking the e-Payment check box and clicking 'Next' would proceed to the e-Payment screen. After 'PRINT' is clicked and if Covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Debit Note	N	On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

INTERNATIONAL EXPORT-E-PAYMENT TAB

ePayment

Card Type	* <input type="text" value="VISA"/>
Expiry	* <input type="text" value="04"/> <input type="text" value="2012"/>
Credit Card No.	* <input type="text" value="4111111111111111"/>
Card Holder Name	* <input type="text" value="BAKAR BIN SAMSU"/>
CVV	* <input type="text" value="***"/>

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43137
Insured	EAP SOO EE
Period of Cover	24-04-2012 - 30-04-2012
Premium	RM 60.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38602
Bank Transaction No.	ALBTRNEAK38602
Cover Note No.	JGB0015338
Submission No.	K0049873

[Print This Page](#) [Print Cover Note](#)

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 3. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

INTERNATIONAL EXPORT–RECEIPT TAB

The screenshot shows the 'Receipt' tab selected in a software application. The form includes fields for Payment Mode (dropdown menu), Cheque / Credit Card No. (text input), Cheque Date (date input), Card Holder Name (text input), and Amount Paid (text input with RM prefix). Below these are 'Add' and 'Remove' buttons. A table displays payment records:

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/>	E-PAYMENT	4111111111111111		60.00

Below the table, it says '1 Record(s)'. At the bottom right are 'Print Receipt' and 'Cancel' buttons. The status bar at the bottom shows 'Done', 'Local intranet', '100%', and a zoom icon.

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile Screen</u> .

1.9.1.2 Single Voyage – International Import

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

INTERNATIONAL IMPORT – INTEREST TAB

Voyage Information

Issued Date *	24-04-2012	Est. T/Departure Date *	24-04-2012	To be advised
Coverage *	INSTITUTE CARGO CLAUSES (A)	Est. T/Arrival Date *	30-04-2012	To be advised
Customer Reference No.		Contract No.		

Consignor / Consignee	MECHANICAL AND ELECTRICAL	Port From *	PD0006 KERTIH PORT
Vessel Code	VD001 TBA	Port To *	PD0011 KUCHING PORT
Vessel/Vehicle Type *	GENERAL CARGO	Country of Origin	MALAYSIA - KUALA LUMPUR
Mode of Conveyance *	--PLEASE SELECT--	Country of Destination	MALAYSIA - KUCHING
Area Codes/Description *	I - IMPORT SHIPMENTS TO MALAYSIA FROM OVERSEAS	Settling Agent *	SEA170 KURNIA INSURANS (M) BE
Voyage Details *	MECHANICAL AND ELECTRICAL	Survey Agent *	SUA170 LINKS SURVEY (M) SDN B
		Foreign Currency *	RM RINGGIT MALAYSIA
		Exchange Rate *	1.000000

Transhipment	NO
--------------	----

Condition of Cargo *	--PLEASE SELECT--		
Interest Description *			
Mark & Number		SRCC Rate %	0.000000
Packing *	--PLEASE SELECT--	Service Charge Rate %	0.000000

Done Save Print Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Coverage	Y	User can select from the listed values.
Customer Reference No.	N	User Entry.
Est. T / Departure Date	Y	The Departure should be greater than or equal to Issued date or User should select "To Be Advised" option.
Est. T /Arrival Date	Y	Arrival date should be greater than or equal to departure date. Arrival date should be 90 days from the Departure date Or User should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface

Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Vessel/Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.

Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port To code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	Based on Port To, the country of destination will be auto displayed.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

User Interface

Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description

Interest Details

Condition of Cargo	* NEW		
Interest Description	* SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT		
Mark & Number		SRCC Rate %	0.000000
Packing	* 01 BAGS AND SACKS	Service Charge Rate %	0.000000
Commodity	* 1000 CEREALS	Cargo Sum Insured	* RM 1,000.00
Term of Sales	IMPORT	Duties %	0.000000
Nature of Shipment	* FCL	Billing Sum Insured	* RM 1,000.00
Transhipment Rate	0.000000	Policy Sum Insured	* RM 1,000.00
Basic Rate %	* 1.000000	Premium	* RM 10.00
WAR Rate %	0.000000		
Excess	0.00% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM		
Exclusion	SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER APPLICABLE		
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>			
No.	Interest Description	Term of Sales	Mark
1	SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT	IMPORT	01 BAGS AND SACKS
			1,000.00
			0.00

1 Record(s)

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	User can select an entry from the list available in dropdown.
Commodity	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Term of Sales	N	Auto default 'Import' option and disabled.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

INTERNATIONAL IMPORT – PERIL/CLAUSE/WARRANTY TAB

The screenshot shows the 'Peril/Clause/Warranty' tab selected in the top navigation bar. Below it, there are several tabs: 'Insured Details', 'Interest Details', 'Peril/Clause/Warranty' (which is active and highlighted in blue), 'Proposal Form Declaration', 'Premium Details', 'ePayment', and 'Receipt'. The main content area contains three tables: 'Peril/Clause Details', 'Warranty Details', and 'Mortgagee Details'. A modal dialog box titled 'Clause Code' is overlaid on the screen. This dialog has a search interface with fields for 'Field' (set to 'DESCRIPTION'), 'Condition' (set to 'LIKE'), and 'Data' (set to '%'). It also includes a search icon. The main body of the dialog shows a grid of clauses with the following data:

Clause Code	Description	Rate
C003	INSTITUTE CARGO CLAUSES (B) 01/01/2009	0.0
C011	INSTITUTE WAR CLAUSES (CARGO) 01/01/2009	0.0
C012	INSTITUTE STRIKES CLAUSES (CARGO) 01/01/2009	0.0
C025	ARMED ROBBERY / HOLD-UP ENDORSEMENT	10.0
C032	WAREHOUSE TO WAREHOUSE CLAUSE	0.0
C045	MALICIOUS DAMAGE ENDORSEMENT	0.0
C047	DUTY INSURANCE CLAUSE	0.0

Below the grid, it says '13 Record(s)'. The main application window shows '16 Record(s)' in the 'Peril/Clause Details' table and '2 Record(s)' in the 'Warranty Details' table.

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Premium = rate% * Basic Premium (or) Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable to Item(s)	N	SELECT link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Clause by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause popup will be displayed and User can select a Clause. After selecting a Clause, User can enter Limit, Rate and Premium for the selected Clause. User can't add additional Warranties.
Remove	N	User can remove the Clauses added by selecting one or

		more checkboxes and click on 'Remove' button.
Total Peril / Clause /Warranty Premium	N	Total of Peril Clause/Warranty premium.

15 Record(s) Add Remove Total Peril/Clause Premium: RM 0.00

Warranty Details

No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	App
1	W002	WARRANTED SHIPPED UNDERDECK IF NOT CONTAINERISED.	0.00	0.000000	0.00	
2	W008	PROFESSIONAL PACKING WARRANTY			0.00	

2 Record(s) Add Remove

Mortgagee Details

	Mortgagee Description
<input checked="" type="checkbox"/>	SIME BANK , TGGANU

1 Record(s) Add Remove

Insured Summary

Item No.	Interest Description
1	DFDF

OK Cancel

Done Back Next Local intranet 100% 105%

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.
Back	N	On clicking the back button from the peril/warranty screen it is navigated to the Marine New Business - Interest Details.
Next	N	On clicking the Next button from the peril/warranty screen it is navigated to the Marine New Business - Proposal form.

INTERNATIONAL IMPORT – PROPOSAL TAB

The screenshot shows the 'Proposal Form Declaration' tab of a software application. The interface is a web-based form with various input fields and dropdown menus. At the top, there are tabs: Insured Details, Interest Details, Peril/Clause/Warranty, **Proposal Form Declaration**, Premium Details, ePayment, and Receipt. The 'Proposal Form Declaration' tab is currently active.

Proposal Form Declarations

1. Have you made a claim in the 3 years ?

If 'Yes' Please Give Details as Below

Date of Loss *	11-12-2010
Nature of Loss *	ENGINE DAMAGES
Amount *	1000
Insurance Company *	ROSLINAH BT

2. Have you been decline insurance before ?

If 'Yes' Please Give Details as Below

Insurance Company *	ROSLINAH BT
Reason *	ENGINE DAMAGES

Buttons at the bottom: Back, Next

At the bottom right of the browser window, there are status indicators: Local intranet, 100%, and a zoom control.

User Interface		
Field	Mandatory (Y/N)	Description

Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

INTERNATIONAL IMPORT – PREMIUM TAB

Premium Details

Billing Sum Insured: RM 10,000.00 (RM RINGGIT MALAYSIA - 1.000000)

Policy Sum Insured: RM 10,000.00

Basic Premium: RM 100.00

Peril Premium: RM 0.00

Warranty Premium: RM 0.00

Gross Premium: RM 100.00

Service Tax: RM 6.00 (6.00 %)

Stamp Duty: RM 10.00

Net Premium Payable: RM 116.00

Commission: RM 15.00 (15.00 %)

Premium After Commission: RM 101.00

Memorandum:

NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES THE FOLLOWING RISKS/PERILS:-
1. CONSEQUENTIAL LOSS OF ANY KIND

Pre ePayment:

Print

As Arranged Yes No

Check List Yes No

Clause Narration Yes No

Proposal Form Yes No

Policy Wordings Yes No

Debit Note Yes No

Product Disclosure Yes No

Print With Logo Print Without Logo

Back Save Print Next Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Billing Sum Insured	Y	Total Billing Sum Insured will be displayed and will not be editable. It will be displayed in currency which is selected by user.
Policy Sum Insured	Y	Total Policy Sum Insured will be displayed and will not be editable. Total Policy Sum Insured = Total Billing Sum Insured * Foreign Currency Exchange Rate.
Basic Premium	N	The Total of Premium of all the added interest is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed will not be editable
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00.
Net Premium	N	The value displayed will be equal to Gross Premium + Service Tax

Payable		Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate =Rebate % * Gross Premium
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
E Payment	N	For e-Payment. Check e-Payment box and click on 'Next' to proceed to e-Payment Screen.(if the Cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to e-Payment."
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No > generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On Clicking, the details will be saved to Database and 'Covernote saved successfully'. Covernote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking the e-Payment check box and clicking 'Next' would proceed to the e-Payment screen. After 'PRINT' is clicked and if Covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Debit Note	N	On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

INTERNATIONAL IMPORT- E-PAYMENT TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details **ePayment** Receipt

ePayment

Card Type	*	VISA
Expiry	*	04 2012
Credit Card No.	*	4111111111111111
Card Holder Name	*	ROSLINAH BT
CVV	*	***

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43140
Insured	B H ENGINEERING
Period of Cover	24-04-2012 - 30-04-2012
Premium	RM 110.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38662
Bank Transaction No.	ALBTRNEAK38662
Cover Note No.	JGB0015342
Submission No.	K0049876

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User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 4. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

INTERNATIONAL IMPORT- RECEIPT TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Receipt

Payment Mode	* --PLEASE SELECT--			
Cheque / Credit Card No.				
Cheque Date				
Card Holder Name				
Amount Paid	* RM <input type="text"/>			
<input type="button"/> Add <input type="button"/> Remove				
Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/> CASH				110.00

1 Record(s)

Total : RM 110.00

Print Receipt Cancel

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile Screen</u> .

1.9.1.3 Single Voyage – Local and Singapore Trade

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

LOCAL AND SINGAPORE TRADE– INTEREST TAB

Insured Details		Interest Details		Peril/Clause/Warranty		Proposal Form Declaration		Premium Details		ePayment		Receipt		
Issued Date	* 24-04-2012					Est. T/Departure Date	* 24-04-2012	To be advised						
Coverage	* INSTITUTE CARGO CLAUSES (A)					Est. T/Arrival Date	* 30-04-2012	To be advised						
Customer Reference No.						Contract No.								
Voyage Information														
Consignor / Consignee				Port From	* PD0004 JOHOR PORT									
Vessel Code	VD001 TBA			Port To	* PD0010 KUANTAN PORT									
Vessel/Vehicle Type	* GENERAL CARGO			Country of Origin	MALAYSIA - PASIR GUDANG									
Mode of Conveyance	* 003 - APPROVED VESSEL			Country of Destination	MALAYSIA - KUANTAN									
Area Codes/Description	* PM - WITHIN PENINSULAR MALAYSIA			Settling Agent	* SEA162			KURNIA INSURANS (M) BERHAD						
Voyage Details				Survey Agent	* SUA162			LINKS SURVEY (M) SDN BHD						
		Foreign Currency	* RM RINGGIT MALAYSIA											
		Exchange Rate	* 1.000000											
Transhipment	NO													
Interest Details														
Condition of Cargo	* --PLEASE SELECT--			SRCC Rate %	0.000000									
Interest Description				Service Charge Rate %	0.000000									
Mark & Number														
Packing	* --PLEASE SELECT--													
Local intranet 100%														

User Interface

Field	Mandatory (Y/N)	Description
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Coverage	Y	User can select from the listed values.
Customer Reference No.	N	User Entry.
Est. T / Departure Date	Y	The Departure should be greater than or equal to Issued date or User should select "To Be Advised" option.
Est. T / Arrival Date	Y	Arrival date should be greater than or equal to departure date. Arrival date should be 90 days from the Departure date Or User should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface

Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Vessel/Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window.

		User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port To code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	Based on Port To, the country of destination will be auto displayed.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

User Interface		
Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description

Interest Details

Condition of Cargo *	--PLEASE SELECT--						
Interest Description *							
Mark & Number	SRCC Rate %	0.000000					
Packing *	Service Charge Rate %	0.000000					
Commodity *	Cargo Sum Insured * RM	0.00					
Term of Sales	Duties %	0.000000					
Nature of Shipment *	Billing Sum Insured * RM	0.00					
Transhipment Rate	Policy Sum Insured * RM	0.00					
Basic Rate % *	Premium * RM	0.00					
WAR Rate %							
Excess	0.00% OF SUM INSURED OR MINIMUM RM 0.000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM						
Exclusion	- DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER						
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>							
No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F
1	GHGHH			01 BAGS AND SACKS	10,000.00	0.00	

1 Record(s)

Done

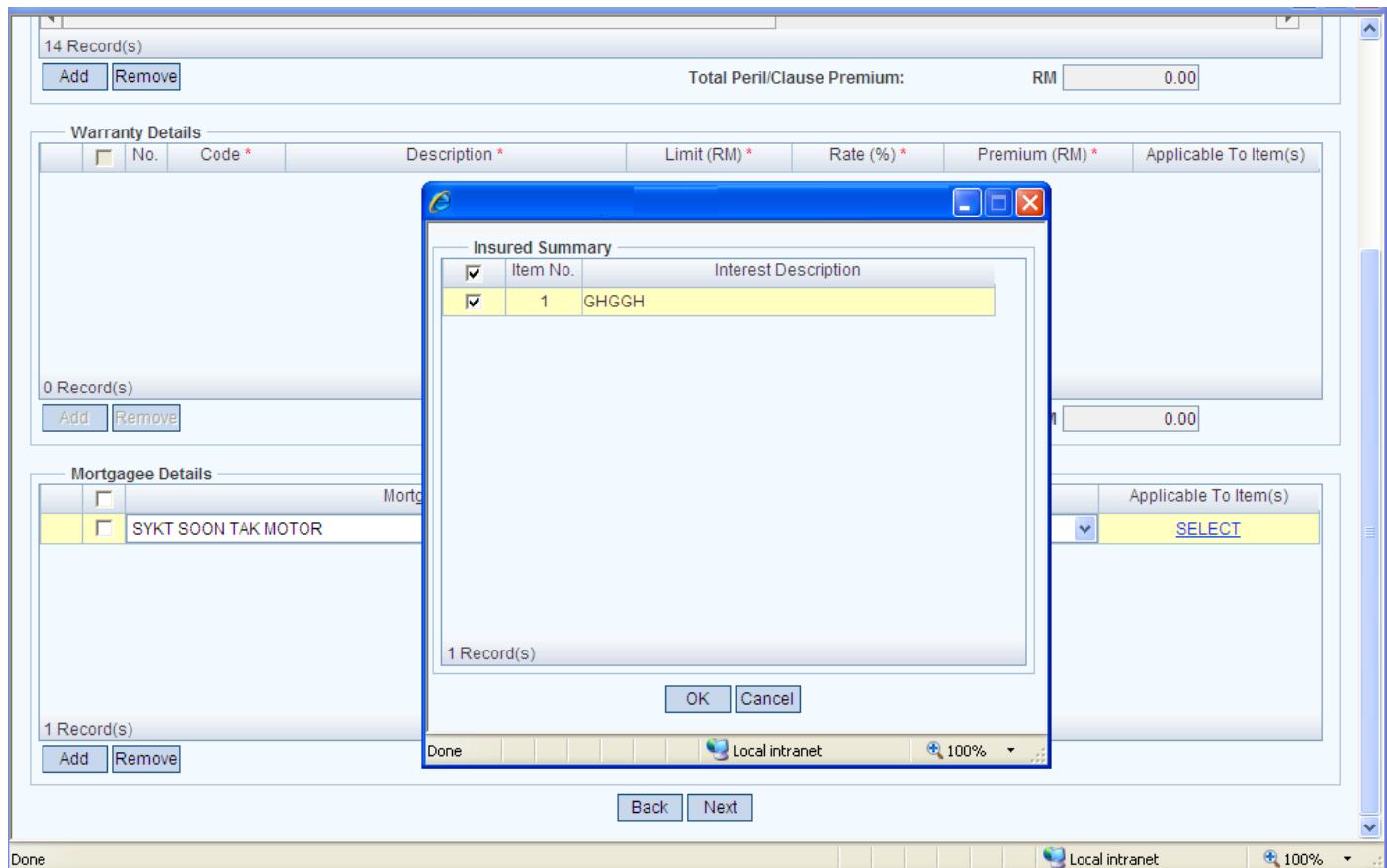
Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	User can select an entry from the list available in dropdown.
Commodity	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Term of Sales	N	This control is disabled for Local and Singapore Trade.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

LOCAL AND SINGAPORE TRADE-PERIL/CLAUSE/WARRANTY TAB

User Interface		
Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Premium = rate% * Basic Premium (or) Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable to Item(s)	N	SELECT link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Clause by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause popup will be displayed and User can select a Clause. After selecting a Clause, User can enter Limit, Rate and Premium

		for the selected Clause. User can't add additional Warranties.
Remove	N	User can remove the Clauses added by selecting one or more checkboxes and click on 'Remove' button.
Total Peril / Clause /Warranty Premium	N	Total of Peril Clause/Warranty premium.



User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.
Back	N	On clicking the back button from the peril/warranty screen it is navigated to the Marine New Business - Interest Details.
Next	N	On clicking the Next button from the peril/warranty screen it is navigated to the Marine New Business - Proposal form.

LOCAL AND SINGAPORE TRADE-PROPOSAL TAB

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Have you made a claim in the 3 years ?

If 'Yes' Please Give Details as Below

Date of Loss *	11-11-2011
Nature of Loss *	DAMAGES
Amount *	10000
Insurance Company *	SILVER MARINE PRODUCTION SDN BHD

2. Have you been decline insurance before ?

Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

LOCAL AND SINGAPORE TRADE-PREMIUM TAB

Premium Details

Billing Sum Insured	10,000.00	(RM RINGGIT MALAYSIA - 1.000000)
Policy Sum Insured	RM 10,000.00	
Basic Premium	RM 100.00	
Peril Premium	RM 0.00	
Warranty Premium	RM 0.00	
Gross Premium	RM 100.00	
Service Tax	<input checked="" type="checkbox"/> RM 6.00	6.00 %
Stamp Duty	RM 10.00	
Net Premium Payable	RM 116.00	
Commission	RM 15.00	15.00 %
Premium After Commission	RM 101.00	
Memorandum	NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES THE FOLLOWING RISKS/PERILS :- 1. CONSEQUENTIAL LOSS OF ANY KIND	

Print

As Arranged	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Check List	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Proposal Form	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Debit Note	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Print With Logo	<input checked="" type="radio"/>	<input type="radio"/> Print Without Logo

Pre ePayment

Back Save Print Next Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Billing Sum Insured	Y	Total Billing Sum Insured will be displayed and will not be editable. It will be displayed in currency which is selected by user.
Policy Sum Insured	Y	Total Policy Sum Insured will be displayed and will not be editable. Total Policy Sum Insured = Total Billing Sum Insured * Foreign Currency Exchange Rate.
Basic Premium	N	The Total of Premium of all the added interest is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed will not be editable
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.

		if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate =Rebate % * Gross Premium
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
E Payment	N	For e-Payment. Check e-Payment box and click on 'Next' to proceed to e-Payment Screen.(if the Cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to e-Payment."
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No > generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On Clicking, the details will be saved to Database and 'Covernote saved successfully'. Covernote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking the e-Payment check box and clicking 'Next' would proceed to the e-Payment screen. After 'PRINT' is clicked and if Covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Debit Note	N	On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

LOCAL AND SINGAPORE TRADE-E-PAYMENT TAB

ePayment

Card Type	* VISA
Expiry	* 04 2012
Credit Card No.	* 4111111111111111
Card Holder Name	* CHOY SIU FAN
CVV	* ***

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43145
Insured	BAGAN ANAK BAGAU
Period of Cover	24-04-2012 - 30-04-2012
Premium	RM 110.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38722
Bank Transaction No.	ALBTRNEAK38722
Cover Note No.	JGB0015347
Submission No.	K0049880

[Print This Page](#) [Print Cover Note](#)

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 5. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

LOCAL AND SINGAPORE TRADE-RECEIPT TAB

The screenshot shows a software interface for managing trade receipts. At the top, there are tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is active. Below the tabs, there's a section titled 'Receipt' with fields for Payment Mode (dropdown menu showing '--PLEASE SELECT--'), Cheque / Credit Card No. (text input), Cheque Date (date input with calendar icon), Card Holder Name (text input), and Amount Paid (text input with RM prefix). Below these fields are 'Add' and 'Remove' buttons. A table below the input fields shows one record: a row with 'Select' checked, 'Payment Mode' set to 'CASH', 'Cheque/Credit Card No.' empty, 'Cheque Date' empty, and 'Amount(RM)' set to '116.00'. A message '1 Record(s)' is displayed above the table. At the bottom right, there are 'Print Receipt' and 'Cancel' buttons, and a status bar showing 'Done', 'Local intranet', and '100%'.

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.9.1.4 Single Voyage – Inland Transit

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

INLAND TRASIT- INTEREST TAB

Issued Date *	<input type="text" value="19-10-2012"/>	Est. T/Departure Date *	<input type="text"/> To be advised
Coverage *	<input type="button" value="--PLEASE SELECT--"/>	Est. T/Arrival Date *	<input type="text"/> To be advised
Customer Reference No.	<input type="text"/>	Contract No.	<input type="text"/>
Voyage Information			
Consignor / Consignee	<input type="text"/>	Port From	<input type="text"/>
Vehicle No.	<input type="text"/>	Port To	<input type="text"/>
Vessel/Vehicle Type *	<input type="button" value="--PLEASE SELECT--"/>	Country of Origin	<input type="button" value="--PLEASE SELECT--"/>
Mode of Conveyance *	<input type="button" value="002 - LAND"/>	Country of Destination	<input type="button" value="--PLEASE SELECT--"/>
Area Codes/Description *	<input type="button" value="--PLEASE SELECT--"/>	Settling Agent *	<input type="text"/>
Voyage Details *	<input type="text"/>	Survey Agent *	<input type="text"/>
		Foreign Currency *	<input type="button" value="RM RINGGIT MALAYSIA"/>
		Exchange Rate *	<input type="text" value="1.000000"/>
Interest Details			
Condition of Cargo *	<input type="button" value="--PLEASE SELECT--"/>		
Interest Description *	<input type="text"/>		

User Interface

Field	Mandatory (Y/N)	Description
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.
Customer Reference No.	N	User Entry.
Est. T / Departure Date	Y	The Departure should be greater than or equal to Issued date or User should select "To Be Advised" option.
Est. T /Arrival Date	Y	Arrival date should be greater than or equal to departure date. Arrival date should be 90 days from the Departure date Or User should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface

Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Vessel/Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	This control is disabled for Inland Transit.
Port To	Y	This control is disabled for Inland Transit.
Country of Origin	N	User can select any country from the list available in dropdown.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

Interest Details

Condition of Cargo *	--PLEASE SELECT--	SRCC Rate %	0.000000																
Interest Description *																			
Mark & Number		Service Charge Rate %	0.000000																
Packing *	--PLEASE SELECT--	Cargo Sum Insured	* RM 0.00																
Commodity *	--PLEASE SELECT--	Duties %	0.000000																
Term of Sales	INLAND	Billing Sum Insured	* RM 0.00																
Nature of Shipment	--PLEASE SELECT--	Policy Sum Insured	* RM 0.00																
Transhipment Rate	0.000000	Premium	* RM 0.00																
Basic Rate % *	0.000000																		
WAR Rate %	0.000000																		
Excess	0.00% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM																		
<input type="checkbox"/> DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER																			
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																			
<table border="1"> <thead> <tr> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> <th>F</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER</td> <td>INLAND</td> <td></td> <td>01 BAGS AND SACKS</td> <td>10,000.00</td> <td>0.00</td> <td></td> </tr> </tbody> </table>				No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F	1	DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER	INLAND		01 BAGS AND SACKS	10,000.00	0.00	
No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F												
1	DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER	INLAND		01 BAGS AND SACKS	10,000.00	0.00													

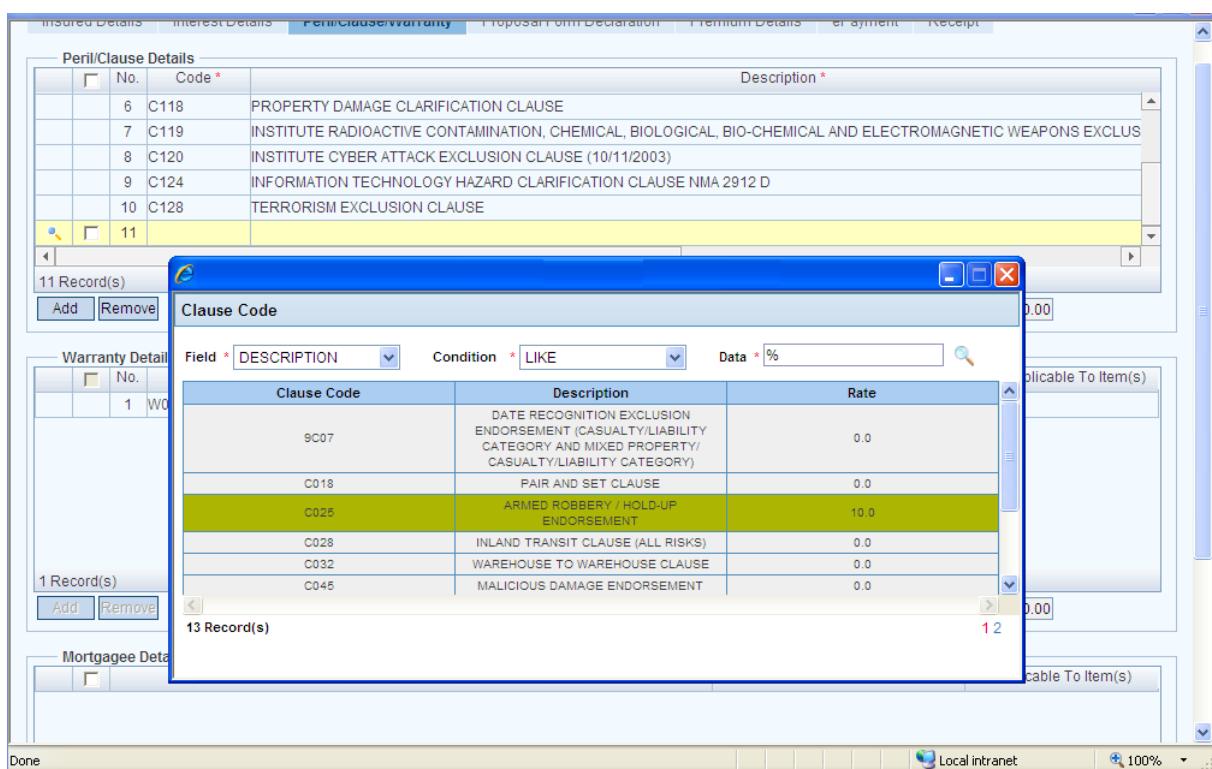
1 Record(s)

Done

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	User can select an entry from the list available in dropdown.
Commodity	Y	User can select an entry from the list available in dropdown.
Term of Sales	N	This control is disabled Inland Transit.
Nature of Shipment	Y	This control is disabled Inland Transit.
Transhipment Rate	N	This control is disabled Inland Transit.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

INLAND TRASIT - PERIL/CLAUSE/WARRANTY TAB



User Interface		
Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Premium = rate% * Basic Premium (or) Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable to Item(s)	N	SELECT link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Clause by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause popup will be displayed and User can select a Clause. After selecting a Clause, User can enter Limit, Rate and Premium for the selected Clause. User can't add additional Warranties.
Remove	N	User can remove the Clauses added by selecting one or more

		checkboxes and click on 'Remove' button.
Total Peril / Clause /Warranty Premium	N	Total of Peril Clause/Warranty premium.

11 Record(s) Add Remove Total Peril/Clause Premium: RM 0.00

Warranty Details

No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *	Applicable To Item(s)
1	W008	PROFESSIONAL PACKING WARRANTY				

1 Record(s) Add Remove

Mortgagee Details

	Mortgagee Description
	HIN LONG MOTOR

1 Record(s) Add Remove

Insured Summary

Item No.	Interest Description
1	DERANGEMENT, CONTAMINATION, OXIDATION AND RUST

1 Record(s) OK Cancel

Done Local intranet 100%

Back Next

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.
Back	N	On clicking the back button from the peril/warranty screen it is navigated to the Marine New Business - Interest Details.
Next	N	On clicking the Next button from the peril/warranty screen it is navigated to the Marine New Business - Proposal form.

INLAND TRASIT–PROPOSAL TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Proposal Form Declarations

1. Have you made a claim in the 3 years ?

If 'Yes' Please Give Details as Below

Date of Loss *	11-01-2011
Nature of Loss *	DAMAGES
Amount *	10000
Insurance Company *	CHOY SIU FAN

2. Have you been decline insurance before ?

Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

INLAND TRASIT-PREMIUM TAB

Insured Details Interest Details Peril/Clause/Warranty **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Have you made a claim in the 3 years ?

If 'Yes' Please Give Details as Below

Date of Loss *

Nature of Loss *

Amount *

Insurance Company *

2. Have you been decline insurance before ?

Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Billing Sum Insured	Y	Total Billing Sum Insured will be displayed and will not be editable. It will be displayed in currency which is selected by user.
Policy Sum Insured	Y	Total Policy Sum Insured will be displayed and will not be editable. Total Policy Sum Insured = Total Billing Sum Insured * Foreign Currency Exchange Rate.
Basic Premium	N	The Total of Premium of all the added interest is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed will not be editable
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
E Payment	N	For e-Payment. Check e-Payment box and click on 'Next' to proceed to e-Payment Screen.(if the Cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to e-Payment."
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No > generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On Clicking, the details will be saved to Database and 'Covernote saved successfully'. Covernote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking the e-Payment check box and clicking 'Next' would

		proceed to the e-Payment screen. After 'PRINT' is clicked and if Covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface

Field	Mandatory (Y/N)	Description
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Debit Note	N	On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

INLAND TRASIT-E-PAYMENT TAB

The screenshot shows the ePayment tab of the INLAND TRASIT system. The top navigation bar includes Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment (selected), Receipt, and a back arrow. The ePayment section contains fields for Card Type (VISA), Expiry (04/2012), Credit Card No. (4111111111111111), Card Holder Name (CHOY SIU FAN), and CVV (***). Below these are buttons for Back, Pay Now, and Reset. The ePayment Status section displays the following information:

- Issued Date: 24-04-2012
- K-Cover Reference No.: 43147
- Insured: BAGAN ANAK BAGAUE
- Period of Cover: 24-04-2012 - 30-04-2012
- Premium: RM 63.00
- Bank Response: Transaction is successful
- Bank Approval Code: ALBAPPEAK38723
- Bank Transaction No.: ALBTRNEAK38723
- Cover Note No.: JGB0015349
- Submission No.: K0049881

At the bottom are buttons for Print This Page and Print Cover Note. The status bar at the bottom right shows Local Intranet and 100% zoom.

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available.

		6. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

INLAND TRASIT-RECEIPT TAB

The screenshot shows the 'Receipt' tab selected in a software application. At the top, there are tabs: Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is active. Below the tabs, there is a form with fields for Payment Mode (dropdown menu with placeholder '-PLEASE SELECT-'), Cheque / Credit Card No. (text input), Cheque Date (date input with calendar icon), Card Holder Name (text input), and Amount Paid (text input with RM prefix). Below these fields are 'Add' and 'Remove' buttons. A table below lists payment modes: CASH (selected, checked) and CHEQUE (unchecked). The table has columns: Select, Payment Mode, Cheque/Credit Card No., Cheque Date, and Amount(RM). The total amount listed is RM 63.00. At the bottom of the form are 'Print Receipt' and 'Cancel' buttons. The status bar at the bottom shows 'Done', 'Local intranet', and '100%'.

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.

Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.9.1.5 Single Voyage – Air Cargo

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

AIR CARGO– INTEREST TAB

The screenshot displays the 'Interest Details' tab of the AIR CARGO application. The interface is a web-based form with a header containing tabs: Insured Details, Interest Details (which is active and highlighted in blue), Peril/Clause/Warranty, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The main content area is divided into several sections:

- Voyage Information:** Contains fields for Consignor / Consignee (MECHANICAL AND ELECTRICAL DERANGEMENT), AirCraft No., Vessel/Vehicle Type (CARGO AIRCRAFT), Mode of Conveyance (001 - AIR), Area Codes/Description (I - IMPORT SHIPMENTS TO MALAYSIA FROM OVERSEAS), Port From, Port To, Country of Origin (ALBANIA - DURRES), Country of Destination (ALBANIA - DURRES), Settling Agent (SEA322), Survey Agent (SUA322), Foreign Currency (RM RINGGIT MALAYSIA), and Exchange Rate (1.000000).
- Transhipment:** A dropdown menu set to 'NO'.
- Interest Details:** Contains fields for Condition of Cargo (dropdown menu showing '--PLEASE SELECT--'), Interest Description (text input field), Mark & Number (text input field), SRCC Rate % (0.000000), Packing (dropdown menu showing '--PLEASE SELECT--'), and Service Charge Rate % (0.000000).

User Interface

Field	Mandatory (Y/N)	Description
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.
Customer Reference No.	N	User Entry.
Est. T / Departure Date	Y	The Departure should be greater than or equal to Issued date or User should select "To Be Advised" option.
Est. T / Arrival Date	Y	Arrival date should be greater than or equal to departure date. Arrival date should be 90 days from the Departure date Or User should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface

Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
AirCraft No	N	User Entry.
Vessel/Vehicle Type	Y	Vessel Type will be loaded based on class. It will display 'Cargo Aircraft' by default.
Mode of Conveyance	Y	Mode of Conveyance will be loaded based on class. It will display 'Air' by default.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	N	This control is disabled for Air Cargo.
Port To	N	This control is disabled for Air Cargo.
Country of Origin	N	User can select any country from the list available in dropdown.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface

Field	Mandatory (Y/N)	Description
Aircraft No	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description

Interest Details

Condition of Cargo	* NEW							
Interest Description	* MECHANICAL AND ELECTRICAL DERANGEMENT							
Mark & Number		SRCC Rate %	0.000000					
Packing	* 02 BALES	Service Charge Rate %	0.000000					
Commodity	* 5000 SILK	Cargo Sum Insured	* RM 1,000.00					
Term of Sales	--PLEASE SELECT--	Duties %	0.000000					
Nature of Shipment	--PLEASE SELECT--	Billing Sum Insured	* RM 1,000.00					
Transhipment Rate	0.000000	Policy Sum Insured	* RM 1,000.00					
Basic Rate %	* 1.000000	Premium	* RM 10.00					
WAR Rate %	0.000000							
Excess	00.00% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM							
Exclusion	DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER LOCATED							
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>								
<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	Premium
<input checked="" type="checkbox"/>	1	MECHANICAL AND ELECTRICAL DERANGEMENT			02 BALES	1,000.00	0.00	

1 Record(s) Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	User can select an entry from the list available in dropdown.
Commodity	Y	User can select an entry from the list available in dropdown.
Term of Sales	N	Disabled for Air Cargo, it's applicable only when MOC Policy is selected.
Nature of Shipment	N	This control is disabled for Air Cargo.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.

Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

AIR CARGO-PERIL/CLAUSE/WARRANTY TAB

Peril/Clause Details

No.	Code *	Description *
9	C118	PROPERTY DAMAGE CLARIFICATION CLAUSE
10	C119	INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUS
11	C120	INSTITUTE CYBER ATTACK EXCLUSION CLAUSE (10/11/2003)
12	C124	INFORMATION TECHNOLOGY HAZARD CLARIFICATION CLAUSE NMA 2912 D
13	C128	TERRORISM EXCLUSION CLAUSE
14		

14 Record(s)

Add | Remove

Warranty

1 Record(s)	Add Remove	

Mortgage

1 Record(s)	Add Remove	

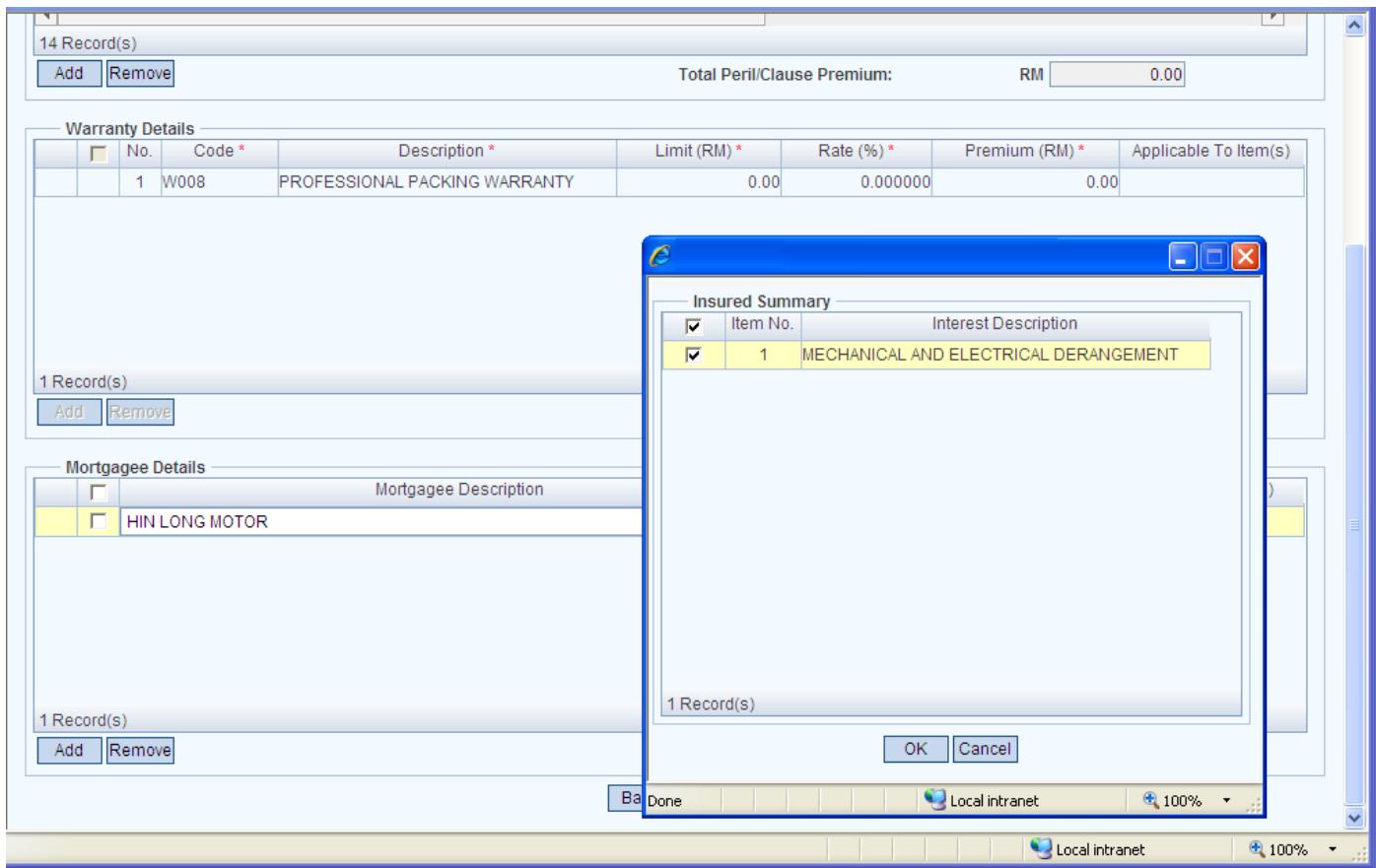
Clause Code

Field * DESCRIPTION Condition * LIKE Data * %

Clause Code	Description	Rate
C026	ARMED ROBBERY / HOLD-UP ENDORSEMENT	10.0
C032	WAREHOUSE TO WAREHOUSE CLAUSE	0.0
C045	MALICIOUS DAMAGE ENDORSEMENT	0.0
C047	DUTY INSURANCE CLAUSE	0.0
C077	INSTITUTE FROZEN FOOD CLAUSES A (EXCLUDING MEAT).	0.0
C082	EXPORT CONTINGENCY/SELLERS' INTEREST (UNPAID VENDOR) CLAUSE	0.0
C126	CI AIM REVIEFW CI AIISF	0.0

11 Record(s)

Done | Local intranet | 100% | Page 235



User Interface		
Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty. Premium = rate% * Basic Premium (or) Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected When the Premium is updated, the Clause Rate % will get updated automatically.
Applicable to Item(s)	N	SELECT link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Clause by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause popup will be displayed and User can select a Clause. After selecting a Clause, User can enter Limit, Rate and Premium for the selected Clause. User can't add additional Warranties.

Remove	N	User can remove the Clauses added by selecting one or more checkboxes and click on 'Remove' button.
Total Peril / Clause /Warranty Premium	N	Total of Peril Clause/Warranty premium.

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.
Back	N	On clicking the back button from the peril/warranty screen it is navigated to the Marine New Business - Interest Details.
Next	N	On clicking the Next button from the peril/warranty screen it is navigated to the Marine New Business - Proposal form.

AIR CARGO-PROPOSAL TAB

The screenshot shows a web-based application for insurance proposal submission. The top navigation bar includes tabs for Insured Details, Interest Details, Peril/Clause/Warranty, Proposal Form Declaration (which is currently active), Premium Details, ePayment, and Receipt.

Proposal Form Declarations

1. Have you made a claim in the 3 years ?

If 'Yes' Please Give Details as Below

Date of Loss *	11-11-2012
Nature of Loss *	CHOY SIU FAN
Amount *	10000
Insurance Company *	AHMAD BADAWI BIN ABDULLAH

2. Have you been decline insurance before ?

Buttons at the bottom: Back, Next

User Interface

Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

AIR CARGO-PREMIUM TAB

[Insured Details](#) [Interest Details](#) [Peril/Clause/Warranty](#) [Proposal Form Declaration](#) [Premium Details](#) [ePayment](#) [Receipt](#)

Premium Details	
Billing Sum Insured	1,000.00 (RM RINGGIT MALAYSIA - 1.000000)
Policy Sum Insured	RM 1,000.00
Basic Premium	RM 10.00
Peril Premium	RM 0.00
Warranty Premium	RM 0.00
Gross Premium	RM 50.00
Service Tax	<input checked="" type="checkbox"/> RM 3.00 [6.00] %
Stamp Duty	RM 10.00
Net Premium Payable	RM 63.00
Commission	RM 7.50 [15.00] %
Premium After Commission	RM 55.50
Memorandum	NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES THE FOLLOWING RISKS/PERILS :- 1. CONSEQUENTIAL LOSS OF ANY KIND
Pre ePayment	<input type="checkbox"/>
<input type="button" value="Back"/> <input type="button" value="Save"/> <input type="button" value="Print"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>	
Print As Arranged <input type="radio"/> Yes <input checked="" type="radio"/> No Check List <input type="radio"/> Yes <input checked="" type="radio"/> No Clause Narration <input type="radio"/> Yes <input checked="" type="radio"/> No Proposal Form <input type="radio"/> Yes <input checked="" type="radio"/> No Policy Wordings <input type="radio"/> Yes <input checked="" type="radio"/> No Debit Note <input type="radio"/> Yes <input checked="" type="radio"/> No Product Disclosure <input type="radio"/> Yes <input checked="" type="radio"/> No <input checked="" type="radio"/> Print With Logo <input type="radio"/> Print Without Logo	

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User Interface

Field	Mandatory (Y/N)	Description
Billing Sum Insured	Y	Total Billing Sum Insured will be displayed and will not be editable. It will be displayed in currency which is selected by user.
Policy Sum Insured	Y	Total Policy Sum Insured will be displayed and will not be editable. Total Policy Sum Insured = Total Billing Sum Insured * Foreign Currency Exchange Rate.
Basic Premium	N	The Total of Premium of all the added interest is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed will not be editable
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.

		if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate =Rebate % * Gross Premium
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
E Payment	N	For e-Payment. Check e-Payment box and click on 'Next' to proceed to e-Payment Screen.(if the Cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to e-Payment."
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully'. Reference No < Ref No > generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On Clicking, the details will be saved to Database and 'Covernote saved successfully'. Covernote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking the e-Payment check box and clicking 'Next' would proceed to the e-Payment screen. After 'PRINT' is clicked and if Covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Debit Note	N	On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

AIR CARGO-E-PAYMENT TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details **ePayment** Receipt

ePayment

Card Type	*	VISA
Expiry	*	04 2012
Credit Card No.	*	4111111111111111
Card Holder Name	*	AHMAD BADAWI BIN ABDUL
CVV	*	***

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43149
Insured	BAGAN ANAK BAGAUE
Period of Cover	24-04-2012 - 30-04-2012
Premium	RM 60.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38724
Bank Transaction No.	ALBTRNEAK38724
Cover Note No.	JGB0015351
Submission No.	K0049882

[Print This Page](#) [Print Cover Note](#)

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User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 7. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

AIR CARGO-RECEIPT TAB

Insured Details Interest Details Peril/Clause/Warranty Proposal Form Declaration Premium Details ePayment Receipt

Receipt

Payment Mode	* --PLEASE SELECT--										
Cheque / Credit Card No.	<input type="text"/>										
Cheque Date	<input type="text"/> <input type="button" value="Calender"/>										
Card Holder Name	<input type="text"/>										
Amount Paid	* RM <input type="text"/>										
<input type="button" value="Add"/> <input type="button" value="Remove"/>											
<table border="1"> <thead> <tr> <th>Select</th> <th>Payment Mode</th> <th>Cheque/Credit Card No</th> <th>Cheque Date</th> <th>Amount(RM)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>CASH</td> <td></td> <td></td> <td>60.00</td> </tr> </tbody> </table>		Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)	<input checked="" type="checkbox"/>	CASH			60.00
Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)							
<input checked="" type="checkbox"/>	CASH			60.00							
1 Record(s)											
Total : RM <input type="text" value="60.00"/>											
<input type="button" value="Print Receipt"/> <input type="button" value="Cancel"/>											

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.9.2.1 With MOC – Inland Transit

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

I
NLAND
TRANSIT
—
MARINE
TAB

User Interface		
Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Trade Description	N	Based on Template details trade will be displayed.
Account Code	Y	Account code of the logged in User will be displayed.

Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.

User Interface

Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port From code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.

Interest Details

Condition of Cargo	* --PLEASE SELECT--																				
Interest Description	*																				
Mark & Number	<input type="text"/>	SRCC Rate %	<input type="text" value="0.000000"/>																		
Packing	* --PLEASE SELECT--	Service Charge Rate %	<input type="text" value="0.000000"/>																		
Commodity	* <input type="text"/>	Cargo Sum Insured	* RM <input type="text" value="0.00"/>																		
Term of Sales	* IMPORT	Duties %	<input type="text" value="0.000000"/>																		
Nature of Shipment	* --PLEASE SELECT--	Billing Sum Insured	* RM <input type="text" value="0.00"/>																		
Transhipment Rate	<input type="text" value="0.000000"/>	Policy Sum Insured	* RM <input type="text" value="0.00"/>																		
Basic Rate %	* <input type="text" value="0.000000"/>	Premium	* RM <input type="text" value="0.00"/>																		
WAR Rate %	<input type="text" value="0.000000"/>	Excess Amt	* RM <input type="text" value="0.00"/>																		
Excess	0.000% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM																				
Exclusion	- DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER																				
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																					
<table border="1"> <thead> <tr> <th></th> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> <th>F</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>1</td> <td>GLASSWARE/STONEWARES AND PORCELAINAND THE LIKE</td> <td>IMPORT</td> <td>TEST</td> <td>05 CRATES</td> <td>54,000.00</td> <td>5,400.00</td> <td></td> </tr> </tbody> </table>					No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F	<input type="checkbox"/>	1	GLASSWARE/STONEWARES AND PORCELAINAND THE LIKE	IMPORT	TEST	05 CRATES	54,000.00	5,400.00	
	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F													
<input type="checkbox"/>	1	GLASSWARE/STONEWARES AND PORCELAINAND THE LIKE	IMPORT	TEST	05 CRATES	54,000.00	5,400.00														

Done

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	N	This control is disabled for Inland Transit.
Nature of Shipment	N	This control is disabled for Inland Transit.
Transhipment Rate	N	This control is disabled for Inland Transit.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.

Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

1 Record(s)

Add Remove

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :	
Gross Premium	RM <input type="text" value="419.76"/>	
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="25.19"/> <input type="text" value="6.00"/> %	
Stamp Duty	RM <input type="text" value="0.00"/>	
Net Premium Payable	RM <input type="text" value="444.95"/>	
Commission	RM <input type="text" value="62.96"/> <input type="text" value="15.00"/> %	
Premium After Commission	RM <input type="text" value="381.99"/>	
Pre ePayment	<input type="checkbox"/>	

Print

Title as Certificate Policy

As Arranged Yes No

Check List Yes No

Clause Narration Yes No

Policy Wordings Yes No

Memorandum Yes No

Debit Note Yes No

Product Disclosure Yes No

With Logo Without Logo

Save

Template Yes No

Save Print Next Cancel

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee.

		After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

1 Record(s)

Add Remove

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :		
Gross Premium	RM 857.78		
Service Tax	<input checked="" type="checkbox"/> RM 51.47	6.00	%
Stamp Duty	RM 0.00		
Net Premium Payable	RM 909.25		
Commission	RM 128.67	15.00	%
Premium After Commission	RM 780.58		
Pre ePayment	<input type="checkbox"/>		

Print

Title as Certificate Policy

As Arranged Yes No

Check List Yes No

Clause Narration Yes No

Policy Wordings Yes No

Memorandum Yes No

Debit Note Yes No

Product Disclosure Yes No

With Logo Without Logo

Save Template Yes No

Save Print Next Cancel

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.

Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate =Rebate % * Gross Premium
E-payment	N	For ePayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the Covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Title As	N	On clicking 'Certificate' print will be generated, when user keying 'Policy' option, policy print will be generated.
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Memorandum	N	On clicking 'Yes', Memorandum will be printed.
Debit Note	N	When As Arranges print option 'No', Debit option will be enabled. On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

Save Option

User Interface		
Field	Mandatory (Y/N)	Description
Save	N	On clicking 'Yes' Template will be saved and also generate Template Number.

INLAND TRANSIT-E- PAYMENT TAB

ePayment

Card Type	*	VISA
Expiry	*	04 / 2012
Credit Card No.	*	4111111111111111
Card Holder Name	*	JUN YEE JEAN
CVV	*	***

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43159
Insured	KGISL
Period of Cover	01-01-2011 - 09-01-2011
Premium	RM 444.95
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38729
Bank Transaction No.	ALBTRNEAK38729
Cover Note No.	JGB0015361
Submission No.	K0049887

[Print This Page](#) [Print Cover Note](#)

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 8. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

INLAND TRANSIT–RECEIPT TAB

Marine Details Insured Details ePayment Receipt

Receipt

Payment Mode	*	<input type="button" value="--PLEASE SELECT--"/>
Cheque / Credit Card No.	<input type="text"/>	
Cheque Date	<input type="text"/>	
Card Holder Name	<input type="text"/>	
Amount Paid	* RM	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/>	CASH			444.95

1 Record(s)

Total : RM 444.95

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.9.2.2 With MOC – Air Cargo

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

AIR CARGO– MARINE TAB

The screenshot shows the 'Insured Details' tab of the AIR CARGO– MARINE TAB. The 'Marine Details' tab is also visible at the top left. The form contains the following fields:

- Template No:** TEMP21
- Client Name:** TGC ASIA SDN BHD AND T
- Trade/Occupation:** MC02 IMPORTER
- Coverage:** INSTITUTE CARGO CLAUSES (AIR)
- MOC Policy No:** MOC11004HW
- MOC Insured:** TGC ASIA SDN BHD AND T
- Customer Reference No.:** (empty)
- Voyage Information:**
 - Consignor / Consignee: (dropdown)
 - AirCraft No.: (dropdown)
 - Vessel/Vehicle Type: CARGO AIRCRAFT
 - Mode of Conveyance: 001 - AIR
 - Area Codes/Description: E - EXPORT SHIPMENTS FROM MALAYSIA TO OVERSEAS
 - Voyage Details: TEST
 - Port From: (dropdown)
 - Port To: (dropdown)
 - Country of Origin: AFGHANISTAN - KABUL
 - Country of Destination: BOLIVIA - LA PAZ
 - Settling Agent: SEA022 (W.K. WEBSTER (OVERSEAS))
 - Survey Agent: SUA021 (LA BRITANICA S.A.)
 - Foreign Currency: RM RINGGIT MALAYSIA
 - Exchange Rate: 1.000000
- Transhipment:** NO

At the bottom right, there are links for 'Local intranet' and '100%', and a 'Done' button.

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Trade Description	N	User Entry.
Account Code	Y	Account code of the logged in User will be displayed.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.

MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
AirCraft No.	N	User Entry.
Vessel / Vehicle Type	Y	Vessel Type will be loaded based on class. It will display 'Cargo Aircraft' by default.
AirCraft No	N	User Entry.
Vessel/Vehicle Type	Y	Vessel/Vehicle Type will be loaded based on class. It will display 'Cargo Aircraft' by default.
Mode of Conveyance	Y	Mode of Conveyance will be loaded based on class. It will display 'Air' by default.
Area Codes/Description	Y	Area Codes/Description will be loaded based on class.
Voyage Details	Y	User Entry.
Port From	N	This control is disabled for Air Cargo.
Port To	N	This control is disabled for Air Cargo.
Country of Origin	N	User can select any country from the list available in dropdown.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Aircraft No	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
AirPort	N	User can search Port using popup window. User can search on the basis of port code and description

Interest Details																									
Condition of Cargo	* <input type="button" value="NEW"/> <input type="text"/>																								
Interest Description	* <input type="text" value="EXTENDED STORAGE RISKS @ 60 DAYS"/>																								
Mark & Number	<input type="text"/>	SRCC Rate %	<input type="text" value="0.000000"/>																						
Packing	* <input type="button" value="11 OTHERS"/> <input type="text"/>	Service Charge Rate %	<input type="text" value="0.000000"/>																						
Commodity	* <input type="text" value="9800 MISCELLANEOUS M."/>	Cargo Sum Insured	* RM <input type="text" value="1,550.00"/>																						
Term of Sales	* <input type="button" value="EXPORT"/> <input type="text"/>	Duties %	<input type="text" value="0.000000"/>																						
Nature of Shipment	<input type="text" value="--PLEASE SELECT--"/>	Billing Sum Insured	* RM <input type="text" value="1,550.00"/>																						
Transhipment Rate	<input type="text" value="0.000000"/>	Policy Sum Insured	* RM <input type="text" value="1,550.00"/>																						
Basic Rate %	* <input type="text" value="6.000000"/>	Premium	* RM <input type="text" value="93.00"/>																						
WAR Rate %	<input type="text" value="0.000000"/>	Excess Amt	* RM <input type="text" value="0.00"/>																						
Excess	<input type="text" value="0.5% OF SUM INSURED OR RM500.00"/>																								
Exclusion	<input type="text"/>																								
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																									
<table border="1"> <thead> <tr> <th><input checked="" type="checkbox"/></th> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> <th>F</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>1</td> <td>EXTENDED STORAGE RISKS @ 60 DAYS</td> <td>EXPORT</td> <td></td> <td>11 OTHERS</td> <td>1,550.00</td> <td>0.00</td> <td></td> </tr> </tbody> </table>								<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F	<input checked="" type="checkbox"/>	1	EXTENDED STORAGE RISKS @ 60 DAYS	EXPORT		11 OTHERS	1,550.00	0.00	
<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F																	
<input checked="" type="checkbox"/>	1	EXTENDED STORAGE RISKS @ 60 DAYS	EXPORT		11 OTHERS	1,550.00	0.00																		
<input type="button" value="Done"/> Local intranet 100% <input type="button" value="Print"/>																									

User Interface		
Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded based on the class and not editable.
Commodity	Y	It can be loaded for based on when user fetch the data from search option.
Term of Sales	Y	User can select an entry from the list available in dropdown.
Nature of Shipment	N	This control is disabled for Air Cargo.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum	Y	Auto calculated based on billing sum insured and exchange rate.

Insured		
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

Mortgagee Details

<input type="checkbox"/>	Mortgagee Description	Mortgagee Type	Applicable To Item(s)
<input checked="" type="checkbox"/> SUILY MOTOR (KLUANG) SDN BHD	<input type="button" value="▼"/>	HIREE	<input type="button" value="▼"/> 1

1 Record(s)

Add Remove

Premium Details

Memorandum	COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :
A\ANTIQUES WORK OF	
Gross Premium	RM <input type="text" value="385.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="19.25"/> <input type="text" value="5.00"/> %
Stamp Duty	RM <input type="text" value="0.00"/>
Net Premium Payable	RM <input type="text" value="404.25"/>
Commission	RM <input type="text" value="57.75"/> <input type="text" value="15.00"/> %
Premium After Commission	RM <input type="text" value="346.50"/>
Pre ePayment	<input type="checkbox"/>

Print

Title as Certificate Policy

As Arranged Yes No

Check List Yes No

Clause Narration Yes No

Policy Wordings Yes No

Memorandum Yes No

Debit Note Yes No

Product Disclosure Yes No

With Logo Without Logo

Save Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column.

		User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	<p>User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.</p>
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

The screenshot shows a software application window with a blue border. At the top left, it says "1 Record(s)". Below that are "Add" and "Remove" buttons. The main area is titled "Premium Details". It contains several input fields and dropdown menus:

- Memorandum:** A dropdown menu containing text like "COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :" and "A) ANTIQUES WORK OF...".
- Gross Premium:** RM 385.00
- Service Tax:** RM 19.25 (5.00 %)
- Stamp Duty:** RM 0.00
- Net Premium Payable:** RM 404.25
- Commission:** RM 57.75 (15.00 %)
- Premium After Commission:** RM 346.50
- Pre ePayment:** (checkbox)

To the right of these fields is a "Print" section with the following options:

- Title as: Certificate Policy
- As Arranged: Yes No
- Check List: Yes No
- Clause Narration: Yes No
- Policy Wordings: Yes No
- Memorandum: Yes No
- Debit Note: Yes No
- Product Disclosure: Yes No
- With Logo Without Logo

At the bottom are "Save" and "Print" buttons, along with "Template" and "Save" checkboxes. The status bar at the bottom shows "Done", "Local intranet", and "100%".

User Interface

Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.

Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
E-payment	N	For ePayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the Covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, the details will be saved and 'Template saved successfully'. Template < Template No. > generated ' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Title As	N	On clicking 'Certificate' print will be generated, when user keying 'Policy' option, policy print will be generated.
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Memorandum	N	On clicking 'Yes', Memorandum will be printed.
Debit Note	N	When As Arranges print option 'No', Debit option will be enabled. On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

Save Option

User Interface		
Field	Mandatory (Y/N)	Description
Save	N	On clicking 'Yes' Template will be saved and also generate Template Number.

AIR CARGO- E-PAYMENT TAB

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 9. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

AIR CARGO-RECEIPT TAB

Done

Local intranet | 100% |

Receipt														
Payment Mode	*	<input style="width: 150px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="--PLEASE SELECT--"/>												
Cheque / Credit Card No.		<input style="width: 150px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="text"/> [Cal]												
Cheque Date		<input style="width: 150px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="text"/> [Cal]												
Card Holder Name		<input style="width: 150px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>												
Amount Paid	* RM	<input style="width: 150px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>												
<input style="margin-right: 10px;" type="button" value="Add"/> <input type="button" value="Remove"/>														
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Select</th> <th>Payment Mode</th> <th>Cheque/Credit Card No</th> <th>Cheque Date</th> <th>Amount(RM)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>CASH</td> <td></td> <td></td> <td>524.70</td> </tr> </tbody> </table>					Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)	<input checked="" type="checkbox"/>	CASH			524.70
Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)										
<input checked="" type="checkbox"/>	CASH			524.70										
1 Record(s)														
Total : RM <input style="width: 50px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="text"/> 524.70														
<input style="margin-right: 10px;" type="button" value="Print Receipt"/> <input type="button" value="Cancel"/>														

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile Screen</u> .

1.9.2.3 With MOC – Local and Singapore Trade

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

LOCAL AND SINGAPORE TRADE– MARINE TAB

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Trade Description	N	Based on Template details trade will be displayed.
Account Code	Y	Account code of the logged in User will be displayed.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC

		Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port From code and description.

Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.

Interest Details																	
Condition of Cargo	* --PLEASE SELECT--																
Interest Description																	
Mark & Number																	
Packing	* --PLEASE SELECT--																
Commodity	* [dropdown]																
Term of Sales	* IMPORT																
Nature of Shipment	* --PLEASE SELECT--																
Transhipment Rate	0.000000																
Basic Rate %	* 0.000000																
WAR Rate %	0.000000																
Excess	0.0000% OF SUM INSURED OR MINIMUM RM 0.000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM																
Exclusion																	
<p>- DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER</p>																	
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																	
<table border="1"> <thead> <tr> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> <th>F</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>GLASSWARE/STONEWARES AND PORCELAIN AND THE LIKE</td> <td>IMPORT</td> <td>TEST</td> <td>05 CRATES</td> <td>54,000.00</td> <td>5,400.00</td> <td></td> </tr> </tbody> </table>		No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F	1	GLASSWARE/STONEWARES AND PORCELAIN AND THE LIKE	IMPORT	TEST	05 CRATES	54,000.00	5,400.00	
No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F										
1	GLASSWARE/STONEWARES AND PORCELAIN AND THE LIKE	IMPORT	TEST	05 CRATES	54,000.00	5,400.00											
<input type="button" value="Done"/> Local intranet 100%																	

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	Y	User Entry.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	This control is disabled, when MOC Policy is selected.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.

Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

Mortgagee Details

<input type="checkbox"/>	Mortgagee Description	Mortgagee Type	Applicable To Item(s)
<input checked="" type="checkbox"/>	SUILY MOTOR (KLUANG) SDN BHD	HIREE	1

1 Record(s)

Add Remove

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :	
Gross Premium	RM 857.78	
Service Tax	RM 51.47	6.00 %
Stamp Duty	RM 0.00	
Net Premium Payable	RM 909.25	
Commission	RM 128.67	15.00 %
Premium After Commission	RM 780.58	
Pre ePayment	<input type="checkbox"/>	

Print

Title as	<input checked="" type="radio"/> Certificate	<input type="radio"/> Policy
As Arranged	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Check List	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Memorandum	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Debit Note	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	<input checked="" type="radio"/> With Logo	<input type="radio"/> Without Logo

Save Template Yes No Local intranet 100% Done

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

1 Record(s)

Add Remove

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :		
Gross Premium	RM 857.78		
Service Tax	<input checked="" type="checkbox"/> RM 51.47	6.00	%
Stamp Duty	RM 0.00		
Net Premium Payable	RM 909.25		
Commission	RM 128.67	15.00	%
Premium After Commission	RM 780.58		
Pre ePayment	<input type="checkbox"/>		

Print

Title as: Certificate Policy

As Arranged: Yes No

Check List: Yes No

Clause Narration: Yes No

Policy Wordings: Yes No

Memorandum: Yes No

Debit Note: Yes No

Product Disclosure: Yes No

With Logo Without Logo

Save Template: Yes No

Save Print Next Cancel

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium . if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
E-payment	N	For ePayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the Covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."

Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Title As	N	On clicking 'Certificate' print will be generated, when user keying 'Policy' option, policy print will be generated.
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Memorandum	N	On clicking 'Yes', Memorandum will be printed.
Debit Note	N	When As Arranges print option 'No', Debit option will be enabled. On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

Save Option

User Interface		
Field	Mandatory (Y/N)	Description
Save	N	On clicking 'Yes' Template will be saved and also generate Template Number.

LOCAL AND SINGAPORE TRADE-E-PAYMENT TAB

ePayment

Card Type	*	VISA
Expiry	*	04 2012
Credit Card No.	*	4111111111111111
Card Holder Name	*	JUN YEE JEAN
CVV	*	***

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43157
Insured	KGISL
Period of Cover	01-01-2011 - 24-04-2012
Premium	RM 909.25
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38728
Bank Transaction No.	ALBTRNEAK38728
Cover Note No.	JGB0015359
Submission No.	K0049886

[Print This Page](#) [Print Cover Note](#)

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 10. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

LOCAL AND SINGAPORE TRADE-ERECEIPT TAB

Marine Details Insured Details ePayment Receipt

Receipt

Payment Mode	*	<input type="button" value="--PLEASE SELECT--"/>
Cheque / Credit Card No.	<input type="text"/>	
Cheque Date	<input type="text"/>	
Card Holder Name	<input type="text"/>	
Amount Paid	* RM	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	CASH			909.25

1 Record(s)

Total : RM 909.25

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.9.2.4 With MOC - International Import

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

INTERNATIONAL IMPORT- MARINE TAB

User Interface

Field	Mandatory (Y/N)	Description
Contact Type	Y	Select the one among the below Contact Type from the drop down list. 1. Individual 2. Business 3. Others
New IC No	N	It's a Unique 12-Digit number for all Malaysian Nationals which has information like Date of Birth and Gender embedded into it. This field is MANDATORY for Contact Type ' Individual '. On entering the New IC No., Date of Birth and Gender fields are loaded automatically.
Business Reg. No	N	User should enter the Business Reg. No. This field is MANDATORY for Contact Type ' Business '.
Old IC No/Passport No	N	User should enter the Old IC Number or Passport Number. This field is MANDATORY for Contact Type ' Others '.
Salutation	N	Select the relevant Salutation from the Drop Down List.
Name	Y	User Should enter the Name of the Client.
Nationality	Y	If the Contact Type is Individual or New IC. No is entered, the Nationality field becomes disabled and automatically selected as " Malaysian ". If the Contact Type is Others , the Nationality field becomes enabled and becomes mandatory and requests the user to select the Nationality. If the Contact Type is Business , the Nationality field become disabled.
Race	N	Select the Ethnic Origin of the Client from the Drop Down List
Date of Birth	Y	Date of Birth field can select by using calendar. When client search contact type ' Individual ' Date of Birth field loaded automatically.

Trade/Occupation	Y	Select the Occupation from the Drop Down List
Occupation Desc	N	When we select Trade/Occupation column based on Occupation automatically Occupation Desc loaded.
Gender	Y	Select the Gender from the Drop Down List. It also displays automatically when New IC No is entered. Displays COMPANY when the Contact Type is BUSINESS .
Marital Status	Y	Select the Marital Status from the Drop Down List. It displays automatically when New IC Number is entered. Based on Client search when Contact Type ' Individual ' Marital Status column will be loaded based on New IC Number. Displays COMPANY when the Contact Type is BUSINESS .
Address	Y	Enter the Client's Address. Four Text boxes are left for the user to enter the Address in which First box is Mandatory
Post Code	Y	Enter the Post Code. Post Code Description and State/Country is filled automatically when Post code is entered. For regions in Malaysia, State will be displayed where as Countries will be displayed when the corresponding code is entered. For example, 00001 code represents Singapore.
State/Country	N	Auto Fills when post code is entered.
Tel No.(House)	N	Enter the House Telephone number, if available.
Tel No.(Office)	N	Enter the Office Telephone number, if available.
Fax No.(House)	N	Enter the House Fax number, if available.
Fax No.(Office)	N	Enter the Office Fax number, if available.
Mobile No	N	Enter the mobile number, if available. The system checks for valid Mobile no by checking the first 3 digits (prefix)
Email	N	Enter the e mail id, if available. The system checks for valid email address by checking the presence of the symbols '&', '.' and texts between them
Back	N	On clicking, proceeds to 'Insured Details' screen.

Marine Details Insured Details ePayment Receipt

Template No	TEMP15		
Insured Details			
Client Name *	KGISL	Account Code *	243400-00
Trade/Occupation *	MC05 DISTRIBUTOR	Trade Description	TEST
Coverage *	INSTITUTE CARGO CLAUSES (A)	Issued Date *	24-04-2012
MOC Policy No *	MOC00003H	Est. T/Departure Date	01-01-2011 <input type="checkbox"/> To be advised
MOC Insured	DNE LOGISTICS SDN BHD	Est. T/Arrival Date	09-01-2011 <input type="checkbox"/> To be advised
Customer Reference No.		Contract No.	
Voyage Information			
Consignor / Consignee	TEST	Port From *	PD0002 BINTULU PORT
Vessel Code	VD001 TBA	Port To *	PD0004 JOHOR PORT
Vessel/Vehicle Type *	GENERAL CARGO	Country of Origin	MALAYSIA - KUCHING
Mode of Conveyance *	003 - APPROVED VESSEL	Country of Destination	MALAYSIA - PASIR GUDANG
Area Codes/Description *	PM - WITHIN PENINSULAR MALAYSIA	Settling Agent *	SEA163 <input type="checkbox"/> KURNIA INSURANS (M) BE
Voyage Details *	TEST	Survey Agent *	SUA163 <input type="checkbox"/> LINKS SURVEY (M) SDN B
		Foreign Currency *	RM RINGGIT MALAYSIA
		Exchange Rate *	1.000000
Transhipment	YES		
Done	Local intranet 100%		

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Trade Description	N	Based on Template details trade will be displayed.
Account Code	Y	Account code of the logged in User will be displayed.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.

User Interface

Field	Mandatory (Y/N)	Description
--------------	------------------------	--------------------

Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port From code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.

Port	N	User can search Port using popup window. User can search on the basis of port code and description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.

Interest Details

Condition of Cargo *	--PLEASE SELECT--																
Interest Description *																	
Mark & Number	SRCC Rate % 0.000000																
Packing *	Service Charge Rate % 0.000000																
Commodity *	Cargo Sum Insured * RM 0.00																
Term of Sales *	Duties % 0.000000																
Nature of Shipment *	Billing Sum Insured * RM 0.00																
Transhipment Rate 0.000000	Policy Sum Insured * RM 0.00																
Basic Rate % 0.000000	Premium * RM 0.00																
WAR Rate % 0.000000	Excess Amt * RM 0.00																
Excess	00.00% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM																
Exclusion	- DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER																
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																	
<table border="1"> <thead> <tr> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> <th>F</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>GLASSWARE/STONEWARES AND POCELANAND THE LIKE</td> <td>IMPORT</td> <td>TEST</td> <td>05 CRATES</td> <td>54,000.00</td> <td>5,400.00</td> <td></td> </tr> </tbody> </table>		No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F	1	GLASSWARE/STONEWARES AND POCELANAND THE LIKE	IMPORT	TEST	05 CRATES	54,000.00	5,400.00	
No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F										
1	GLASSWARE/STONEWARES AND POCELANAND THE LIKE	IMPORT	TEST	05 CRATES	54,000.00	5,400.00											

Done

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	Y	Disabled this field and default value is set to be 'Import'.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.

Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	This control is disabled, when MOC Policy is selected.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

Mortgagee Details

<input type="checkbox"/>	Mortgagee Description	Mortgagee Type	Applicable To Item(s)
<input checked="" type="checkbox"/>	SUILY MOTOR (KLUANG) SDN BHD	HIREE	1

1 Record(s)

Add Remove

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :		
Gross Premium	RM <input type="text" value="530.15"/>		
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="31.81"/>	<input type="text" value="6.00"/>	%
Stamp Duty	RM <input type="text" value="0.00"/>		
Net Premium Payable	RM <input type="text" value="561.96"/>		
Commission	RM <input type="text" value="79.52"/>	<input type="text" value="15.00"/>	%
Premium After Commission	RM <input type="text" value="482.44"/>		
Pre ePayment	<input type="checkbox"/>		

Print

Title as Certificate Policy

As Arranged Yes No

Check List Yes No

Clause Narration Yes No

Policy Wordings Yes No

Memorandum Yes No

Debit Note Yes No

Product Disclosure Yes No

With Logo Without Logo

Save Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the

		<p>Grid.</p> <p>Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee.</p> <p>After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.</p>
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

The screenshot shows a software application window with a blue border. At the top left, it says "1 Record(s)" with "Add" and "Remove" buttons. Below that is a section titled "Premium Details" containing various fields like Gross Premium, Service Tax, and Net Premium Payable, each with input boxes. To the right of these fields is a "Print" section with several radio button options for different print settings. At the bottom are "Save", "Print", "Next", and "Cancel" buttons, and a status bar at the bottom right shows "Local intranet" and "100%".

User Interface		
Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.

Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate =Rebate % * Gross Premium
E-payment	N	For ePayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the Covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Title As	N	On clicking 'Certificate' print will be generated, when user keying 'Policy' option, policy print will be generated.
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Memorandum	N	On clicking 'Yes', Memorandum will be printed.
Debit Note	N	When As Arranges print option 'No', Debit option will be enabled. On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

Save Option

User Interface		
Field	Mandatory (Y/N)	Description
Save	N	On clicking 'Yes' Template will be saved and also generate Template Number.

INTERNATIONAL IMPORT- E-PAYMENT TAB

ePayment

Card Type	* <input type="text" value="VISA"/>
Expiry	* <input type="text" value="04"/> <input type="text" value="2012"/>
Credit Card No.	* <input type="text" value="4111111111111111"/>
Card Holder Name	* <input type="text" value="JUN YEE JEAN"/>
CVV	* <input type="text" value="***"/>

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43155
Insured	KGISL
Period of Cover	01-01-2011 - 06-01-2011
Premium	RM 561.96
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38727
Bank Transaction No.	ALBTRNEAK38727
Cover Note No.	JGB0015357
Submission No.	K0049885

[Print This Page](#) [Print Cover Note](#)

Done | Local intranet | 100% |

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

INTERNATIONAL IMPORT-RECEIPT TAB

Marine Details Insured Details ePayment **Receipt**

Receipt

Payment Mode	*	<input type="button" value="--PLEASE SELECT--"/>
Cheque / Credit Card No.	<input type="text"/>	
Cheque Date	<input type="text"/>	
Card Holder Name	<input type="text"/>	
Amount Paid	* RM	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/>	CASH			561.96

1 Record(s)

Total : RM 561.96

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile Screen</u> .

1.9.2.5 With MOC – International Export

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

INTERNATIONAL EXPORT– MARINE TAB

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Trade Description	N	Based on Template details trade will be displayed.
Account Code	Y	Account code of the logged in User will be displayed.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC

		Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port From code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.

Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.

Interest Details

Condition of Cargo	* <input type="button" value="NEW"/>	GLASSWARE/STONEWARES AND POCELAINAND THE LIKE																					
Interest Description	*																						
Mark & Number	TEST	SRCC Rate %	0.200000																				
Packing	* 05 CRATES	Service Charge Rate %	0.200000																				
Commodity	* 7000 GLASS AND GLASSW	Cargo Sum Insured	* RM 49,000.00																				
Term of Sales	* EXPORT	Duties %	10.000000																				
Nature of Shipment	* FCL	Billing Sum Insured	* RM 53,900.00																				
Transhipment Rate	0.000000	Policy Sum Insured	* RM 53,900.00																				
Basic Rate %	* 0.200000	Premium	* RM 431.20																				
WAR Rate %	0.200000	Excess Amt	* RM 0.00																				
Excess	SUBJECT TO AN EXCESS OF 2% TOTAL SUM INSURED OR MINIMUM RM500.00 FOR EACH CLAIM/LOSS																						
Exclusion																							
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																							
<table border="1"> <thead> <tr> <th><input checked="" type="checkbox"/></th> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>1</td> <td>GLASSWARE/STONEWARES AND POCELAINAND THE LIKE</td> <td>EXPORT</td> <td>TEST</td> <td>05 CRATES</td> <td>49,000.00</td> <td>4,900.00</td> </tr> </tbody> </table>								<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	<input checked="" type="checkbox"/>	1	GLASSWARE/STONEWARES AND POCELAINAND THE LIKE	EXPORT	TEST	05 CRATES	49,000.00	4,900.00
<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I																
<input checked="" type="checkbox"/>	1	GLASSWARE/STONEWARES AND POCELAINAND THE LIKE	EXPORT	TEST	05 CRATES	49,000.00	4,900.00																

Done

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	Y	Disabled this field and default value is set to be 'Export'.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	This control is disabled, when MOC Policy is selected.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.

Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

1 Record(s)

Total : 49,000.00 4,900.00 431.20

Mortgagee Details

<input type="checkbox"/>	Mortgagee Description	Mortgagee Type	Applicable To Item(s)
<input checked="" type="checkbox"/>	SUILY MOTOR (KLUANG) SDN BHD	HIREE	1

1 Record(s)

Add Remove

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :		
Gross Premium	RM 431.20		
Service Tax	<input checked="" type="checkbox"/> RM 25.87	6.00	%
Stamp Duty	RM 0.00		
Net Premium Payable	RM 457.07		
Commission	RM 64.68	15.00	%
Premium After Commission	RM 392.39		
Pre ePayment	<input type="checkbox"/>		

Print

Title as	<input checked="" type="radio"/> Certificate	<input type="radio"/> Policy
As Arranged	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Check List	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Memorandum	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Debit Note	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

1 Record(s)

Add Remove

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :		
Gross Premium	RM 431.20		
Service Tax	<input checked="" type="checkbox"/> RM 25.87	6.00	%
Stamp Duty	RM 0.00		
Net Premium Payable	RM 457.07		
Commission	RM 64.68	15.00	%
Premium After Commission	RM 392.39		
Pre ePayment	<input type="checkbox"/>		

Print

Title as: Certificate Policy

As Arranged: Yes No

Check List: Yes No

Clause Narration: Yes No

Policy Wordings: Yes No

Memorandum: Yes No

Debit Note: Yes No

Product Disclosure: Yes No

With Logo Without Logo

Save Template: Yes No

Save Print Next Cancel

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium . if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
E-payment	N	For ePayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the Covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case."

		You can't proceed to ePayment."
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated ' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Title As	N	On clicking 'Certificate' print will be generated, when user keying 'Policy' option, policy print will be generated.
As Arranged	N	Premium values are displayed as 'As Arranged'.
Check List	N	On clicking 'Yes', Check list will be printed.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Memorandum	N	On clicking 'Yes', Memorandum will be printed.
Debit Note	N	When As Arranges print option 'No', Debit option will be enabled. On clicking 'Yes', Debit Note will be printed.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed.
Print With Logo	N	Above print should be print With Logo.
Print Without Logo	N	Above print should be print Without Logo.

Save Option

User Interface		
Field	Mandatory (Y/N)	Description
Save	N	On clicking 'Yes' Template will be saved and also generate Template Number.

INTERNATIONAL EXPORT-E-PAYMENT TAB

Done

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Marine Details	Insured Details	ePayment	Receipt																																																														
ePayment <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Card Type</td> <td style="width: 15%; text-align: right;">*</td> <td style="width: 15%; text-align: center;">VISA</td> <td style="width: 15%; text-align: right;">*</td> <td style="width: 15%; text-align: center;">04</td> <td style="width: 15%; text-align: right;">*</td> <td style="width: 15%; text-align: center;">2012</td> </tr> <tr> <td>Expiry</td> <td>*</td> <td></td> <td>*</td> <td></td> <td>*</td> <td></td> </tr> <tr> <td>Credit Card No.</td> <td>*</td> <td colspan="5">4111111111111111</td> </tr> <tr> <td>Card Holder Name</td> <td>*</td> <td colspan="5">JUN YEE JEAN</td> </tr> <tr> <td>CVV</td> <td>*</td> <td colspan="5">***</td> </tr> <tr> <td colspan="7" style="text-align: center;"> <input type="button" value="Back"/> <input type="button" value="Pay Now"/> <input type="button" value="Reset"/> </td> </tr> </table> ePayment Status <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Issued Date</td> <td style="width: 85%;">24-04-2012</td> </tr> <tr> <td>K-Cover Reference No.</td> <td>43153</td> </tr> <tr> <td>Insured</td> <td>KGISL</td> </tr> <tr> <td>Period of Cover</td> <td>01-01-2011 - 10-01-2011</td> </tr> <tr> <td>Premium</td> <td>RM 457.07</td> </tr> <tr> <td>Bank Response</td> <td>Transaction is successful</td> </tr> <tr> <td>Bank Approval Code</td> <td>ALBAPPEAK38726</td> </tr> <tr> <td>Bank Transaction No.</td> <td>ALBTRNEAK38726</td> </tr> <tr> <td>Cover Note No.</td> <td>JGB0015355</td> </tr> <tr> <td>Submission No.</td> <td>K0049884</td> </tr> </table>				Card Type	*	VISA	*	04	*	2012	Expiry	*		*		*		Credit Card No.	*	4111111111111111					Card Holder Name	*	JUN YEE JEAN					CVV	*	***					<input type="button" value="Back"/> <input type="button" value="Pay Now"/> <input type="button" value="Reset"/>							Issued Date	24-04-2012	K-Cover Reference No.	43153	Insured	KGISL	Period of Cover	01-01-2011 - 10-01-2011	Premium	RM 457.07	Bank Response	Transaction is successful	Bank Approval Code	ALBAPPEAK38726	Bank Transaction No.	ALBTRNEAK38726	Cover Note No.	JGB0015355	Submission No.	K0049884
Card Type	*	VISA	*	04	*	2012																																																											
Expiry	*		*		*																																																												
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Submission No.	K0049884																																																																
<input type="button" value="Print This Page"/> <input type="button" value="Print Cover Note"/>																																																																	

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 12. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.

INTERNATIONAL EXPORT-RECEIPT TAB

Marine Details Insured Details ePayment **Receipt**

Receipt

Payment Mode	*	<input type="button" value="--PLEASE SELECT--"/>
Cheque / Credit Card No.	<input type="text"/>	
Cheque Date	<input type="text"/>	
Card Holder Name	<input type="text"/>	
Amount Paid	* RM	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/>	CASH			457.07

1 Record(s)

Total : RM 457.07

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to <u>Client Profile Screen</u> .

1.9.3.1 Template - Air Cargo

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

AIR CARGO- MARINE TAB

The screenshot shows the 'AIR CARGO- MARINE TAB' interface with the 'Insured Details' tab selected. The form contains the following fields:

- Template No:** TEMP21
- Client Name:** TGC ASIA SDN BHD AND T
- Trade/Occupation:** MC02 IMPORTER
- Coverage:** INSTITUTE CARGO CLAUSES (AIR)
- MOC Policy No:** MOC11004HW
- MOC Insured:** TGC ASIA SDN BHD AND T
- Customer Reference No.:** (empty)
- Voyage Information:**
 - Consignor / Consignee: (empty)
 - AirCraft No.: (empty)
 - Vessel/Vehicle Type: CARGO AIRCRAFT
 - Mode of Conveyance: 001 - AIR
 - Area Codes/Description: E - EXPORT SHIPMENTS FROM MALAYSIA TO OVERSEAS
 - Voyage Details: TEST
 - Port From: (empty)
 - Port To: (empty)
 - Country of Origin: AFGHANISTAN - KABUL
 - Country of Destination: BOLIVIA - LA PAZ
 - Settling Agent: SEA022 (W.K. WEBSTER (OVERSEAS))
 - Survey Agent: SUA021 (LA BRITANICA S.A.)
 - Foreign Currency: RM RINGGIT MALAYSIA
 - Exchange Rate: 1.000000
- Transhipment:** NO

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Account Code	Y	Account code of the logged in User will be displayed.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC

		Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
AirCraft No.	N	User Entry.
Vessel / Vehicle Type	Y	Vessel Type will be loaded based on class. It will display 'Cargo Aircraft' by default.
Mode of Conveyance	Y	Mode of Conveyance will be loaded based on class. It will display 'Air' by default.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	N	This control is disabled for Air Cargo.
Port To	N	This control is disabled for Air Cargo.
Country of Origin	N	User can select any country from the list available in dropdown.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description

Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface

Field	Mandatory (Y/N)	Description
Aircraft No	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
AirPort	N	User can search Port using popup window. User can search on the basis of port code and description

Interest Details

Condition of Cargo	* NEW																									
Interest Description	* MECHANICAL AND ELECTRICAL DERANGEMENT																									
Mark & Number		SRCC Rate %	0.000000																							
Packing	* 02 BALES	Service Charge Rate %	0.000000																							
Commodity	* 5000 SILK	Cargo Sum Insured	* RM 1,000.00																							
Term of Sales	--PLEASE SELECT--	Duties %	0.000000																							
Nature of Shipment	--PLEASE SELECT--	Billing Sum Insured	* RM 1,000.00																							
Transhipment Rate	0.000000	Policy Sum Insured	* RM 1,000.00																							
Basic Rate %	* 1.000000	Premium	* RM 10.00																							
WAR Rate %	0.000000																									
Excess	<input type="checkbox"/> 00.00% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM																									
Exclusion	- DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER APPLICABLE																									
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																										
<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales																							
<input checked="" type="checkbox"/>	1	MECHANICAL AND ELECTRICAL DERANGEMENT		Mark	Packing	Cargo S/I	Duties S/I	Policy S/I																		
<table border="1"> <tr> <td><input checked="" type="checkbox"/></td> <td>No.</td> <td>Interest Description</td> <td>Term of Sales</td> <td>Mark</td> <td>Packing</td> <td>Cargo S/I</td> <td>Duties S/I</td> <td>Policy S/I</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>1</td> <td>MECHANICAL AND ELECTRICAL DERANGEMENT</td> <td></td> <td></td> <td>02 BALES</td> <td>1,000.00</td> <td>0.00</td> <td></td> </tr> </table>									<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	Policy S/I	<input checked="" type="checkbox"/>	1	MECHANICAL AND ELECTRICAL DERANGEMENT			02 BALES	1,000.00	0.00	
<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	Policy S/I																		
<input checked="" type="checkbox"/>	1	MECHANICAL AND ELECTRICAL DERANGEMENT			02 BALES	1,000.00	0.00																			
1 Record(s)																										

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	Y	User can select an entry from the list available in dropdown.
Nature of Shipment	N	This control is disabled for Air Cargo.

Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

Total :

Mortgagee Details			
	Mortgagee Description	Mortgagee Type	Applicable To Item(s)
<input type="checkbox"/>	WELLY SALES AND SERVICE CENTRE	HIREE	1

1 Record(s)

[Add](#) [Remove](#)

Premium Details	
Memorandum	NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES THE FOLLOWING RISKS/PERILS :- 1. CONSEQUENTIAL LOSS OF ANY KIND
Gross Premium	RM <input type="text" value="100.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="6.00"/> <input type="text" value="6.00"/> %
Stamp Duty	RM <input type="text" value="0.00"/>
Net Premium Payable	RM <input type="text" value="106.00"/>
Commission	RM <input type="text" value="15.00"/> <input type="text" value="15.00"/> %
Premium After Commission	RM <input type="text" value="91.00"/>

[Save](#) [Delete](#) [Next](#) [Cancel](#)

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User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	<p>User can add additional Mortgagee by clicking 'Add' button.</p> <p>On clicking 'Add', Search Icon will be displayed in the first column of the Grid.</p> <p>Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee.</p> <p>After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.</p>

User Interface		
Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.9.3.2 Template – Inland Transit

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

INLAND TRANSIT– MARINE TAB

The screenshot shows the 'Marine Details' tab selected. The 'Insured Details' section contains fields for Template No (TEMP37), Client Name (KGISL), Account Code (243400-00), Trade/Occupation (MC02 IMPORTER), Coverage (INLAND TRANSIT CLAUSE (ALL RISKS)), Issued Date (24-04-2012), MOC Policy No (HX-1-11-H-000028), Est. T/Departure Date (01-01-2011), MOC Insured (CONSOLIDATED FERTILIZ), Est. T/Arrival Date (09-01-2011), Customer Reference No, Contract No, and Voyage Details (TEST). The 'Voyage Information' section includes fields for Consignor / Consignee (TEST), Port From, Port To, Vehicle No (TEST), Country of Origin (ALBANIA - DURRES), Vessel/Vehicle Type (GOODS VEHICLE), Country of Destination (ARMENIA - YEREVAN), Mode of Conveyance (002 - LAND), Settling Agent (SEA488), Area Codes/Description (PM - WITHIN PENINSULAR MALAYSIA), Survey Agent (SUA488), Voyage Details (TEST), Foreign Currency (RM RINGGIT MALAYSIA), Exchange Rate (1.000000), and Interest Details (Condition of Cargo: --PLEASE SELECT--). A 'Done' button is at the bottom.

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Trade Description	N	Based on Template details trade will be displayed.
Account Code	Y	Account code of the logged in User will be displayed.
Coverage	Y	Type of coverage INSTITUTE CARGO CLAUSES (AIR) is displayed by default.

MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.

Interest Details

Condition of Cargo	* NEW
Interest Description	* BY NON TUG / BARGE
Mark & Number	
Packing	* 11 OTHERS
Commodity	* 1100 PRODUCTS OF THE
Term of Sales	INLAND
Nature of Shipment	--PLEASE SELECT--
Transhipment Rate	0.000000
Basic Rate %	* 0.080000
WAR Rate %	0.000000
Excess	0.05% OF THE SUM INSURED ALL CLAIMS EACH AND EVERY LOSS.
Exclusion	- LEAKAGE - THEFT - LOSS OF PARTS

[Add](#) [Remove](#) [Update](#)

<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F
<input checked="" type="checkbox"/>	1	BY NON TUG / BARGE		11 OTHERS	612,350.00	0.00		

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User Interface		
Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	N	This control is disabled for Inland Transit.
Nature of Shipment	N	This control is disabled for Inland Transit.
Transhipment Rate	N	This control is disabled for Inland Transit.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	The Interest details are added to the grid.

Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vehicle No.	N	User Entry.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select from the values displayed. It will display 'Land' by default.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	N	This control is disabled for Inland Transit.
Port To	N	This control is disabled for Inland Transit.
Country of Origin	N	User can select any country from the list available in dropdown.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

Total : 612,350.00 0.00 489.88

Mortgagee Details

<input type="checkbox"/>	Mortgagee Description	Mortgagee Type	Applicable To Item(s)
<input checked="" type="checkbox"/>	TANGGA JAYA SDN BHD	HIREE	1

1 Record(s)

Add Remove

Premium Details

Memorandum

THIS POLICY IS SUBJECT TO THE FOLLOWING :-
PREMIUM RATE SCHEDULE

Gross Premium	RM 489.88
Service Tax	<input checked="" type="checkbox"/> RM 29.39 [6.00] %
Stamp Duty	RM 0.00
Net Premium Payable	RM 519.27
Commission	RM 0.00 [0.00] %
Premium After Commission	RM 519.27

Save Delete Next Cancel

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User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

User Interface

Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type.

		However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate =Rebate % * Gross Premium
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceed to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.9.3.3 Template - Local and Singapore Trade

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

LOCAL AND SINGAPORE TRADE– MARINE TAB

The screenshot displays the 'Marine Details' tab of a software application. The interface is divided into several sections:

- Marine Details:** Contains fields for 'Template No' (TEMP15), 'Client Name' (KGISL), 'Trade/Occupation' (MC05 DISTRIBUTOR), 'Account Code' (243400-00), 'Trade Description' (TEST), 'Coverage' (INSTITUTE CARGO CLAUSES (A)), 'MOC Policy No' (MOC00003H), 'MOC Insured' (DNE LOGISTICS SDN BHD), 'Customer Reference No.', 'Issued Date' (24-04-2012), 'Est. T/Departure Date' (01-01-2011), 'Est. T/Arrival Date' (09-01-2011), and 'Contract No.'
- Voyage Information:** Contains fields for 'Consignor / Consignee' (TEST), 'Vessel Code' (VD001 TBA), 'Vessel/Vehicle Type' (GENERAL CARGO), 'Mode of Conveyance' (003 - APPROVED VESSEL), 'Area Codes/Description' (PM - WITHIN PENINSULAR MALAYSIA), 'Port From' (PD0002 BINTULU PORT), 'Port To' (PD0004 JOHOR PORT), 'Country of Origin' (MALAYSIA - KUCHING), 'Country of Destination' (MALAYSIA - PASIR GUDANG), 'Settling Agent' (SEA163), 'Survey Agent' (SUA163), 'Foreign Currency' (RM RINGGIT MALAYSIA), and 'Exchange Rate' (1.000000).
- Transhipment:** A dropdown menu set to 'YES'.

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Account Code	Y	Account code of the logged in User will be displayed.
Trade Description	N	User Entry.
Coverage	Y	User can select an entry from the list available in dropdown.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by

		clicking the Search Icon. Master Policy popup will be opened and MOC Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port From code and description.

Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.

Interest Details																			
Condition of Cargo	* NEW																		
Interest Description	* GLASSWARE/STONEWARES AND POCELAINAND THE LIKE																		
Mark & Number	TEST																		
Packing	* 05 CRATES																		
Commodity	* 7000 GLASS AND GLASSW																		
Term of Sales	* IMPORT																		
Nature of Shipment	* FCL																		
Transhipment Rate	0.500000																		
Basic Rate %	* 0.292500																		
WAR Rate %	0.200000																		
Excess	SUBJECT TO AN EXCESS OF 2% TOTAL SUM INSURED OR MINIMUM RM500.00 FOR EACH CLAIM/LOSS																		
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																			
<table border="1"> <thead> <tr> <th><input checked="" type="checkbox"/></th> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> <th>F</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>1</td> <td>GLASSWARE/STONEWARES AND POCELAINAND THE LIKE</td> <td>IMPORT</td> <td>TEST</td> <td>05 CRATES</td> <td>56,000.00</td> <td>5,600.00</td> <td></td> </tr> </tbody> </table>		<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F	<input checked="" type="checkbox"/>	1	GLASSWARE/STONEWARES AND POCELAINAND THE LIKE	IMPORT	TEST	05 CRATES	56,000.00	5,600.00	
<input checked="" type="checkbox"/>	No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F											
<input checked="" type="checkbox"/>	1	GLASSWARE/STONEWARES AND POCELAINAND THE LIKE	IMPORT	TEST	05 CRATES	56,000.00	5,600.00												
<input type="button" value="Done"/> Local intranet 100% ...																			

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	Y	User can select an entry from the list available in dropdown.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	This control is disabled, when MOC Policy is selected.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details.

		After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

Total : 56,000.00 5,600.00 857.78

Mortgagee Details

	Mortgagee Description	Mortgagee Type	Applicable To Item(s)
<input type="checkbox"/>	SUILY MOTOR (KLUANG) SDN BHD	HIREE	1

1 Record(s)

[Add](#) [Remove](#)

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :		
Gross Premium	RM 857.78		
Service Tax	<input checked="" type="checkbox"/> RM 51.47	6.00	%
Stamp Duty	RM 0.00		
Net Premium Payable	RM 909.25		
Commission	RM 128.67	15.00	%
Premium After Commission	RM 780.58		

[Save](#) [Delete](#) [Next](#) [Cancel](#)

Done

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

User Interface		
Field	Mandatory (Y/N)	Description

Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium . if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.9.3.4 Template - International Import

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

INTERNATIONAL IMPORT- MARINE TAB

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Account Code	Y	Account code of the logged in User will be displayed.
Trade Description	N	User Entry.

Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Coverage	Y	User can select an entry from the list available in dropdown.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.

Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window. User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port From code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.

Interest Details

Condition of Cargo *	--PLEASE SELECT--														
Interest Description *															
Mark & Number	SRCC Rate % 0.000000														
Packing *	Service Charge Rate % 0.000000														
Commodity *	Cargo Sum Insured *RM 0.00														
Term of Sales *	Duties % 0.000000														
Nature of Shipment *	Billing Sum Insured *RM 0.00														
Transhipment Rate	Policy Sum Insured *RM 0.00														
Basic Rate % *	Premium *RM 0.00														
WAR Rate %															
Excess	0.000% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM														
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>															
<table border="1"> <thead> <tr> <th>No.</th> <th>Interest Description</th> <th>Term of Sales</th> <th>Mark</th> <th>Packing</th> <th>Cargo S/I</th> <th>Duties S/I</th> </tr> </thead> <tbody> <tr> <td></td> <td>ON GENERAL MERCHANTISE/ MANUFACTURED PRODUCTS OF EVERY DESCRIPTION. SUBJECT TO THE FOLLOWING EXCLUSIONS :- NUCLEAR AND RADIOACTIVE GOODS. CASH. NEGOTIABLE</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I		ON GENERAL MERCHANTISE/ MANUFACTURED PRODUCTS OF EVERY DESCRIPTION. SUBJECT TO THE FOLLOWING EXCLUSIONS :- NUCLEAR AND RADIOACTIVE GOODS. CASH. NEGOTIABLE					
No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I									
	ON GENERAL MERCHANTISE/ MANUFACTURED PRODUCTS OF EVERY DESCRIPTION. SUBJECT TO THE FOLLOWING EXCLUSIONS :- NUCLEAR AND RADIOACTIVE GOODS. CASH. NEGOTIABLE														

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	Y	Disabled this field and default value is set to be 'Import'.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.
Add	N	This control is disabled, when MOC Policy is selected.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.

Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

The screenshot shows a software interface for managing insurance policies. At the top, there are three numerical fields: 'Total' (56,666.00), '566.66', and '14,308.17'. Below this, the 'Mortgagee Details' section contains a grid with one record: 'WELLY SALES AND SERVICE CENTRE'. The 'Applicable To Item(s)' dropdown is set to '1'. Under 'Premium Details', there's a note about policy subject conditions and a 'PERIOD OF INSURANCE' dropdown. Below that, various premium components are listed with their values: Gross Premium (RM 14,308.17), Service Tax (RM 858.49, 6.00%), Stamp Duty (RM 0.00), Net Premium Payable (RM 15,166.66), Commission (RM 2146.23, 15.00%), and Premium After Commission (RM 13,020.43). At the bottom are 'Save', 'Delete', 'Next', and 'Cancel' buttons, along with a 'Done' button at the very bottom left.

User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

User Interface

Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.9.3.5 Template - International Export

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

INTERNATIONAL EXPORT- MARINE TAB

User Interface

Field	Mandatory (Y/N)	Description
Template No	N	User can select the Template already registered by clicking the Search icon. Template No search popup will be opened on clicking, and user can search for the Template No. The selected Template details will be populated in the corresponding fields in the screen. User can search for a Template or can proceed creating a new Template by entering the Details in the screen.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Trade/Occupation	Y	User can select from the listed values.
Account Code	Y	Account code of the logged in User will be displayed.
Trade Description	N	User Entry.
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding

		fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Coverage	Y	User can select an entry from the list available in dropdown.
MOC Policy No	Y	User can select the MOC Policy No applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and MOC Policy No matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available and It is not editable. Stamp Duty will not be applied if MOC Policy No is selected.
MOC Insured	N	Based on MOC Policy No selected, the MOC Insured will be auto displayed and it is not editable.
Customer Reference No.	N	User Entry.
Issued Date	Y	Current Date in which policy is issued. Not editable by the user.
Est. T/Departure Date	Y	The Departure should be greater than or equal to Issued date. And it should be lesser than or equal to MOC Policy Expiry date. Or user should select "To Be Advised" option.
Est. T/Arrival Date	Y	Arrival date should be greater than or equal to departure date. And it should be lesser than or equal to MOC Policy Expiry date. Arrival date should be 90 days from the Departure date or user should select "To Be Advised" option.
Contract No.	N	User Entry.

User Interface		
Field	Mandatory (Y/N)	Description
Consignor / Consignee	N	User Entry.
Vessel Code	N	User can search Vessel code using popup window. User can search on the basis of code and description.
Vessel / Vehicle Type	Y	User can select an entry from the list available in dropdown.
Mode of Conveyance	Y	User can select an entry from the list available in dropdown.
Area Codes / Description	Y	User can select an entry from the list available in dropdown.
Voyage Details	Y	User Entry.
Port From	Y	User can search Port From code using popup window.

		User can search on the basis of Port From code and description.
Port To	Y	User can search Port To code using popup window. User can search on the basis of Port From code and description.
Country of Origin	N	Based on Port From, the country of origin will be auto displayed.
Country of Destination	N	User can select any country from the list available in dropdown.
Settling Agent	Y	User can search Settling Agent using popup window. User can search on the basis of code and description.
Survey Agent	Y	User can search Survey Agent using popup window. User can search on the basis of code and description.
Foreign Currency	Y	User can select any foreign currency from the list available in dropdown.
Exchange Rate	Y	Based on currency selected, the exchange rate to Ringgit will be auto displayed and it is editable.

If the field transshipment is selected 'yes', then the following fields are displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.
Port	N	User can search Port using popup window. User can search on the basis of port code and description
Vessel Code	N	User can search Vessel Code using popup window. User can search on the basis of vessel code and description.
Date	N	Transhipment Date should be within Period of Cover.

Interest Details

Condition of Cargo	* --PLEASE SELECT--
Interest Description	*
Mark & Number	
Packing	* --PLEASE SELECT--
Commodity	*
Term of Sales	* EXPORT
Nature of Shipment	* --PLEASE SELECT--
Transhipment Rate	0.000000
Basic Rate %	* 0.000000
WAR Rate %	0.000000
Excess	00.00% OF SUM INSURED OR MINIMUM RM 0,000.00 WHICHEVER IS HIGHER ON EACH AND EVERY CLAIM
Exclusion	- DISCOLOURATION, DENTING, SCRATCHING, MECHANICAL AND ELECTRICAL DERANGEMENT, CONTAMINATION, OXIDATION AND RUSTING WHEREVER

[Add](#) [Remove](#) [Update](#)

No.	Interest Description	Term of Sales	Mark	Packing	Cargo S/I	Duties S/I	F
1	GLASSWARE/STONEWARES AND POCELANAND THE LIKE	EXPORT	TEST	05 CRATES	49,000.00	4,900.00	

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Condition of Cargo	Y	User can select an entry from the list available in dropdown.
Interest Description	Y	User Entry.
Mark & Number	N	User Entry.
Packing	Y	It can be loaded for based on the class and not editable.
Commodity	Y	It can be loaded for based on the class and not editable.
Term of Sales	Y	Disabled this field and default value is set to be 'Export'.
Nature of Shipment	Y	User can select an entry from the list available in dropdown.
Transhipment Rate	N	User Entry.
Basic Rate %	Y	User Entry.
WAR Rate %	N	User Entry.
SRCC Rate %	N	User Entry.
Service Charge Rate %	N	User Entry.
Cargo Sum Insured	Y	User Entry.
Duties %	N	User Entry.
Billing Sum Insured	Y	Auto calculated based on cargo sum insured and duties %.
Policy Sum Insured	Y	Auto calculated based on billing sum insured and exchange rate.
Premium	Y	Auto calculated based on all rate fields and cargo sum insured.
Excess	N	Default description will be displayed and User can edit that description
Exclusion	N	User can add and remove exclusion using popup window. Its description summarize will display in textbox.

Add	N	This control is disabled, when MOC Policy is selected.
Remove	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Update	N	User can select any one entry in the Interest Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Interest Grid.
Total Cargo Sum Insured	N	The Total of the Cargo Sum Insured of all the Interest Details added. Not Editable.
Total Duties Sum Insured	N	The Total of the Duties Sum Insured of all the Interest Details added. Not Editable.
Total Premium	N	The Total of the Premium of all the Interest Details added. Not Editable.

Total : 49,000.00 4,900.00 431.20

Mortgagee Details

		Mortgagee Description	Mortgagee Type	Applicable To Item(s)
		TANGGA JAYA SDN BHD	HIREE	1

1 Record(s)

Premium Details

Memorandum	INSURANCE ON THE FOLLOWING COMMODITIES MUST BE REFERRED TO THE COMPANY PRIOR TO ACCEPTANCE AND SUBJECT TO TERMS AND CONDITION TO BE AGREED :		
Gross Premium	RM 431.20		
Service Tax	RM 25.87	6.00	%
Stamp Duty	RM 0.00		
Net Premium Payable	RM 457.07		
Commission	RM 64.68	15.00	%
Premium After Commission	RM 392.39		

Save **Delete** **Next** **Cancel**

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest (added in Interest Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the

		Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Mortgagee added by selecting one or more checkboxes and click on 'Remove' button.

User Interface		
Field	Mandatory (Y/N)	Description
Memorandum	N	User Entry. The text entered will be displayed in checklist and schedule print.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium . if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. if it is Corporate Agent, Rebate Amount is reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Rebate %	N	Displays Rebate % if it is Corporate Agent. Rebate = Rebate % * Gross Premium
Save	N	On clicking, the details will be saved and 'Template saved successfully. Template < Template No. > generated' message will be displayed.
Delete	N	On clicking the 'DELETE' button, Template will be deleted when we gives the marine details thru Template No. Otherwise, it will be disabled.
Next	N	On clicking the 'NEXT' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.10 Non Motor - Engineering

1.10.1 Non Motor - Contractor All Risk

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

CONTRACTOR ALL RISK – SCHEDULE TAB

The screenshot shows the 'Schedule Details' tab of the insurance application. The 'Project Risk Details' section contains fields for Master Policy No., Principal, Main Contractor, Sub Contractor, Insured, Contract No., Contract Period From, Maintenance Period (months), Inception Date, Project Title, and Location of Risk. The 'Section I: Material Damage' section contains fields for Interest Code, Interest Description, and Sum Insured (RM). A toolbar at the bottom includes buttons for Done, Local intranet, and a zoom level of 100%.

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy No is applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching with agent id of selected client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy No. is selected.
Issued Date	Y	Current Date I which Policy is issued. Not editable by the user.
Principal	Y	User Entry. If it is a TNB Account, it will be displayed as 'TENAGA NASIONAL BERHAD' by default and it is not editable.
Main Contractor	Y	User Entry.

Sub Contractor	N	User Entry.
Insured	Y	It is a combined data for Principal, Main Contractor & Sub Contractor. User Entry.
Contract No.	N	User Entry. If it is a TNB Account, it is a Mandatory field.
KIMB Refno	N	User Entry. If it is a TNB Account, it is a Mandatory field.
Contractor Period From Date	Y	Contractor Period From date should not be less than 6 months from Issue Date. User Entry.
Contractor Period To Date	Y	To date should not be more than 60 months from the 'Contractor Period From' Date. User Entry.
Maintenance Period (months)	N	Maintenance Period should not be more than 36 months. User Entry.
Maintenance Period (days)	N	Maintenance Period should not be more than 30 days. User Entry.
Inception Date	Y	Period of coverage from date. Does not editable.
Expiry Date	Y	Period of coverage to date. Does not editable.
Project Title	Y	User Entry.
Location of Risk	Y	It will be displayed as 'within Malaysia' by default. User Entry.

Section I: Material Damage

Interest Code *	CPE		
Interest Description *	CONSTRUCTION PLANT AND EQUIPMENT		
Sum Insured RM *	10000.00		
Rate% *	3.00	WCode *	ANY ONE ACCIDENT
Rate Type *	FL	Premium	* RM 300.00

Add **Remove** **Update**

<input checked="" type="checkbox"/>	Item No	Interest Code	Interest Description	Sum Insured	Wcode	Rate %	Premium
<input checked="" type="checkbox"/>	1	CPE	CONSTRUCTION PLANT AND EQUIPMENT	10000.00	AOA	3.00000	300.00

1 Record(s)

TOTAL SUM INSURED /PREMIUM UNDER SECTION 1RM 10000.00/RM 300.00

Section II: Third Party Liability

2.1	Bodily Injury	Limit of Indemnity	10000.00	Anyone one accident
2.2	Property Damage	Limit of Indemnity	Unlimited	Anyone Period

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Interest Code	Y	User can select from the listed values.
Interest Description	Y	It has selected from based of the interest Code and it does not editable.
Sum Insured RM	Y	User Entry.
Rate %	Y	User Entry.
Rate type	Y	User Entry.
W Code	Y	User can select from the listed values.
Premium	Y	Premium will be calculated based on Sum Insured and Rate (%).It does not editable.
Estimated Total Earnings (RM)	Y	User Entry.
Rate (%)	Y	The value as maintained according to the Trade Code selected will be displayed by default. Editable by the user.
Total Sum Insured / Premium Under Section 1	N	The Total of the Sum Insured and Premium of all the Material Damage Details from the grid. Not Editable.
Add	N	To add Material Damage Details to the Grid.
Remove	N	User can select one or more entries in the Material Damage Details Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Material Damage Details Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Material Damage Details Grid.
Section II – Third Party Liability	N	If it is checked, '2.1 Bodily Injury' should be required. User Entry.
2.1 Bodily Injury	N	User Entry.
2.2 Property Damage	N	It will be set as 'Unlimited' by default. Not editable.

0 Record(s)

TOTAL SUM INSURED /PREMIUM UNDER SECTION 1RM 0.00/RM 0.00

Section II: Third Party Liability

2.1	Bodily Injury	Limit of Indemnity	10000.00	Anyone one accident
2.2	Property Damage	Limit of Indemnity	Unlimited	Anyone Period

DEDUCTIBLES

AOG/FLOOD/SUBSIDENCE/LANDSLIP/LAND SLIDE	:	10% of loss of minimum RM7,500.00 any one accident
OTHERS	:	10% of loss of minimum RM7,500.00 any one accident
THIRD PARTY PROPERTY DAMAGE	:	10% of loss of minimum RM7,500.00 any one accident
THEFT	:	10% of loss of minimum RM7,500.00 any one accident
UNDERGROUND CABLES, PIPES AND OTHER FACILITIES / VIBRATION, REMOVAL OR WEAKENING OF SUPPORT	:	10% of loss of minimum RM7,500.00 any one accident

Peril/Clause Details

No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *

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User Interface		
Field	Mandatory (Y/N)	Description
AOG / FLOOD / SUBSIDENCE / LAND SLIP / LAND SLIDE	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.
OTHERS	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.
THIRD PARTY PROPERTY DAMAGE	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident .If it is Section II – Third Party Liability unchecked, it will be set as 'NIL'.
THEFT	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.
UNDERGROUND CABLES, PIPES AND OTHER FACILITIES / VIBRATION, REMOVAL OR WEAKENING OF SUPPORT	N	<p>It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.</p> <p>If it is Section II – Third Party Liability unchecked, it will be set as 'NIL'.</p>

Code	Description	Limit (RM)	Rate (%)	Premium (RM)
0 Record(s)				
Total Warranty Premium : RM 0.00				
Mortgagee Details				
<input type="checkbox"/>	Mortgagee Description	Mortgagee Type	Applicable To Item(s)	
<input checked="" type="checkbox"/>	SYKT SOON TAK MOTOR	LESEE	SELECT	
1 Record(s)				
<input type="button" value="Add"/> <input type="button" value="Remove"/>				
Proposal Form Declaration				
1) Have You Suffered Any Loss During The Last Three (3) Years?		<input type="button" value="YES"/>		
IF YES , PLEASE GIVE DETAILS- DATE OF LOSS,LOSS AMOUNT,NATURE OF LOSS *		<input type="text" value="12-12-2011"/>		
<input type="button" value="Back"/> <input type="button" value="Next"/>				

Local intranet | 100% ▾

User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	User can select the Mortgagee Description from drop down list.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Back	N	On clicking the back button from the peril/warranty screen it is navigated to the 'Insured Details' screen.
Next	N	On clicking the Next button from the peril/warranty screen it is navigated to the 'Premium Details' screen.

CONTRACTOR ALL RISK – PREMIUM TAB

Insured Details Schedule Details Premium Details ePayment Receipt

Premium Details

Premium	RM <input type="text" value="250.00"/>
Service Tax	<input type="checkbox"/> RM <input type="text" value="0.00"/> 0.00 %
Stamp Duty	RM <input type="text" value="10.00"/>
Total Payable	RM <input type="text" value="260.00"/>
Commission	RM <input type="text" value="37.50"/> 15.00 %
Net Payable	RM <input type="text" value="222.50"/>
Memorandum	<input type="checkbox"/>
Pre ePayment	<input type="checkbox"/>

Print
Policy Wording Yes No

[Back](#) [Save](#) [Print](#) [Convert To Workmen](#) [Next](#) [Cancel](#)

User Interface

Field	Mandatory (Y/N)	Description
Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be disabled. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. If it is Corporate Agent, Rebate Amount reduced from the Gross Premium. If it is a TNB Account, Service Tax enabled for all Contact Type (Individual, Others and Business). And the Service Tax % also editable. It will be select either 5% or 6%.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Total Payable	N	The value displayed will be equal to Premium + Service Tax (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. If it is Corporate Agent, Rebate Amount reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Net payable	N	The value displayed will be equal to Total Payable - Commission . The value displayed will not be editable.
Memorandum	N	User Entry.
E Payment	N	This control not allowed for 'Contractor All Risk'.
Back	N	On clicking, proceeds to 'Schedule Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated' message will be displayed. On click 'OK' in message, Check list PDF will be opened in a new window.

		'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Covernote saved successfully. Covernote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Cover To Workmen	N	This control not allowed for 'Contractor All Risk'. If it is a TNB Account, it will not be displayed.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Policy Wording	N	On clicking 'Yes', Policy wording will be printed.
Letter Of Undertaking	N	When user select back date displayed in premium detail form. On clicking 'Yes', Letter of undertaking will be printed.
Debit Note	N	On clicking 'Yes', Debit note will be printed. When user using TNB account it will be displayed in premium details page.

1.10.2 Non Motor – Erection All Risk

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

ERCTION ALL RISK – SCHEDULE TAB

The screenshot shows the 'Schedule Details' tab selected in the top navigation bar. The form is divided into sections: 'Project Risk Details' (Master Policy No., Principal, Main Contractor, Sub Contractor, Insured), 'Contract Details' (Contract No., Contract Period From, Maintenance Period (months), Inception Date, Testing Period, Project Title, Location of Risk), and 'Section I: Material Damage' (Interest Code, Interest Description). Most fields have validation stars (*).

Project Risk Details	
Master Policy No.	<input type="text"/>
Principal	* <input type="text"/> DETERIORATION OF STOCK
Main Contractor	* <input type="text"/> DETERIORATION OF STOCK
Sub Contractor	<input type="text"/> DETERIORATION OF STOCK
Insured	* <input type="text"/> DETERIORATION OF STOCK AS PRINCIPAL, DETERIORATION OF STOCK AS MAIN CONTRACTOR AND DETERIORATION OF STOCK AS SUB CONTRACTOR F.T.R.R. & I.
Contract No.	<input type="text"/>
Contract Period From	* <input type="text"/> 23-04-2012 <input type="button"/>
Maintenance Period (months)	<input type="text"/> 6
Inception Date	* <input type="text"/> 23-04-2012
Testing Period	* <input type="text"/> 1 WEEK
Project Title	* <input type="text"/> DIRECTORS & OFFICERS LIABILITY
Location of Risk	* <input type="text"/> WITHIN MALAYSIA

Section I: Material Damage	
Interest Code	* <input type="text"/> -PLEASE SELECT--
Interest Description	* <input type="text"/>

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy No is applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching with agent id of selected client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy No. is selected.
Issued Date	Y	Current Date I which Policy is issued. Not editable by the user.
Principal	Y	User Entry. If it is a TNB Account, it will be displayed as 'TENAGA NASIONAL BERHAD' by default and it is not editable.
Main Contractor	Y	User Entry.
Sub Contractor	N	User Entry.
Insured	Y	It is a combined data for Principal, Main Contractor & Sub Contractor. User Entry.
Contract No.	N	User Entry. If it is a TNB Account, it is a Mandatory field.
KIMB Refno	N	User Entry. If it is a TNB Account, it is a Mandatory field.
Contractor Period From Date	Y	Contractor Period From date should not be less than 6 months from Issue Date. User Entry.
Contractor Period To Date	Y	To date should not be more than 60 months from the 'Contractor Period From' Date. User Entry.
Maintenance Period (months)	N	Maintenance Period should not be more than 36 months. User Entry.
Maintenance Period (days)	N	Maintenance Period should not be more than 30 days. User Entry.
Inception Date	Y	Period of coverage from date. Does not editable.
Expiry Date	Y	Period of coverage to date. Does not editable.
Testing Period	Y	User can select testing period from drop down list.
Project Title	Y	User Entry.
Location of Risk	Y	It will be displayed as 'within Malaysia' by default. User Entry.

Section II: Material Damage

Interest Code	*	CM			
Interest Description	*	CONSTRUCTION MACHINERY			
Sum Insured RM	*	10000.00			
Rate%	*	2.00	WCode	*	ANY ONE ACCIDENT
Rate Type	*	FL	Premium	*	RM 200.00

Add **Remove** **Update**

<input checked="" type="checkbox"/>	Item No	Interest Code	Interest Description	Sum Insured	Wcode	Rate %	Premium
<input checked="" type="checkbox"/>	1	CM	CONSTRUCTION MACHINERY	10000.00	AOA	2.000000	200.00

1 Record(s)

TOTAL SUM INSURED /PREMIUM UNDER SECTION 1RM 10000.00 RM 200.00

Section II: Third Party Liability

2.1	Bodily Injury	Limit of Indemnity	10000.00	Anyone one accident
2.2	Property Damage	Limit of Indemnity	Unlimited	Anyone Period

DEDUCTIBLES

Done Local intranet 100% 

User Interface

Field	Mandatory (Y/N)	Description
Interest Code	Y	User can select from the listed values.
Interest Description	Y	It has selected from based of the interest Code and it does not editable.
Sum Insured RM	Y	User Entry.
Rate %	Y	User Entry.
Rate type	Y	User Entry.
W Code	Y	User can select from the listed values.
Premium	Y	Premium will be calculated based on Sum Insured and Rate (%).It does not editable.
Loading 10% Premium for Excess of 12 months Maintenance Period	N	User Entry. If it is TNB Account, then only it will be displayed. Otherwise, this control will not be displayed.
Pro Rated Premium in Excess of 6 or 12 months	N	User Entry. If it is TNB Account, then only it will be displayed. Otherwise, this control will not be displayed.

Period of Insurance		
Total Sum Insured / Premium Under Section 1	N	The Total of the Sum Insured and Premium of all the Material Damage Details from the grid. Not Editable.
Estimated Total Earnings (RM)	Y	User Entry.
Rate (%)	Y	The value as maintained according to the Trade Code selected will be displayed by default. Editable by the user.
Total Sum Insured / Premium Under Section 1	N	The Total of the Sum Insured and Premium of all the Material Damage Details from the grid. Not Editable.
Add	N	To add Material Damage Details to the Grid.
Remove	N	User can select one or more entries in the Material Damage Details Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Material Damage Details Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Material Damage Details Grid.
Section II – Third Party Liability	N	If it is checked, '2.1 Bodily Injury' should be required. User Entry.
2.1 Bodily Injury	N	User Entry.
2.2 Property Damage	N	It will be set as 'Unlimited' by default. Not editable.

Section II: Third Party Liability

2.1	Bodily Injury	Limit of Indemnity	10000.00	Anyone one accident
2.2	Property Damage	Limit of Indemnity	Unlimited	Anyone Period

DEDUCTIBLES

AOG/FLOOD/SUBSIDENCE/LANDSLIP/LANDSLIDE	:	10% of loss of minimum RM7,500.00 any one accident
OTHERS	:	10% of loss of minimum RM7,500.00 any one accident
THIRD PARTY PROPERTY DAMAGE	:	10% of loss of minimum RM7,500.00 any one accident
THEFT	:	10% of loss of minimum RM7,500.00 any one accident
UNDERGROUND CABLES, PIPES AND OTHER FACILITIES / VIBRATION, REMOVAL OR WEAKENING OF SUPPORT	:	10% of loss of minimum RM7,500.00 any one accident
TESTING	:	10% of loss or minimum RM7,500.00 any one accident

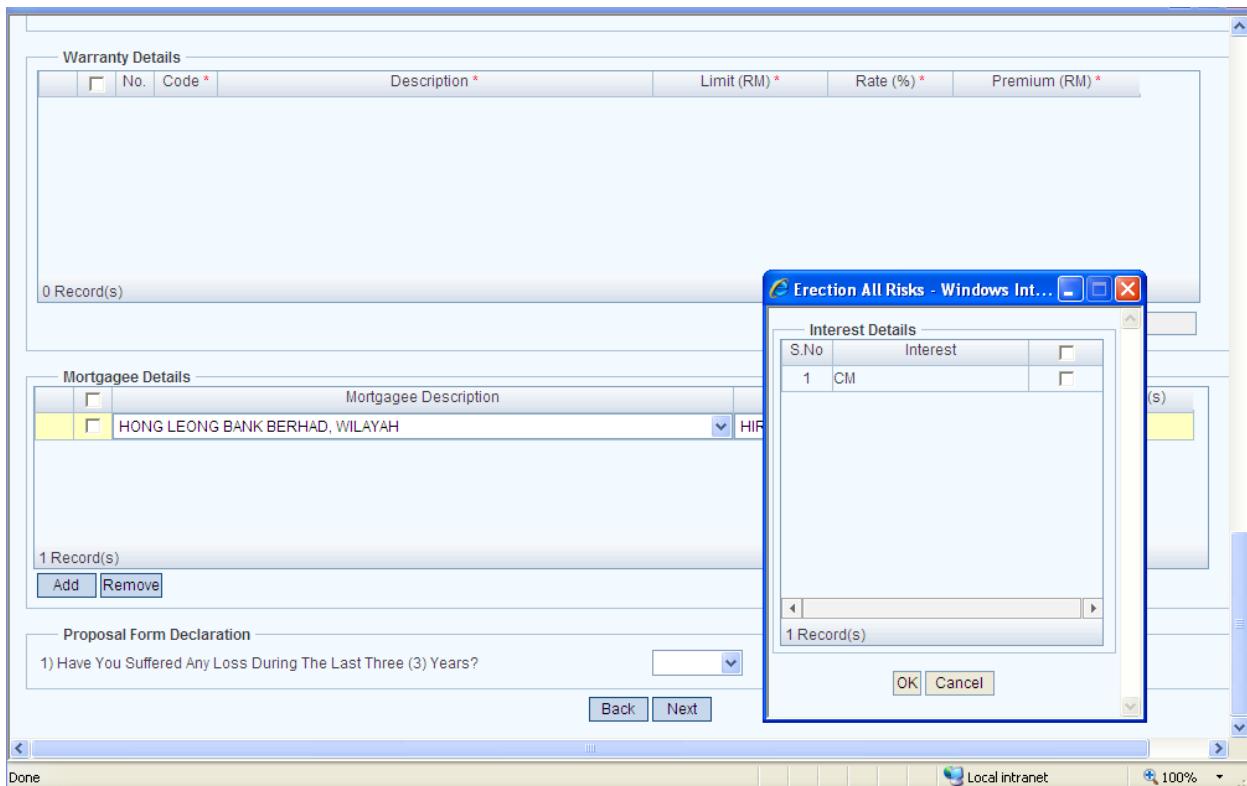
Peril/Clause Details

No.	Code *	Description *	Limit (RM) *	Rate (%) *	Premium (RM) *
0 Record(s)					

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
AOG / FLOOD / SUBSIDENCE / LAND SLIP / LAND SLIDE	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.
OTHERS	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.
THIRD PARTY PROPERTY DAMAGE	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident .If it is Section II – Third Party Liability unchecked, it will be set as 'NIL'.
THEFT	N	It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.
UNDERGROUND CABLES, PIPES AND OTHER FACILITIES / VIBRATION, REMOVAL OR WEAKENING OF SUPPORT	N	<p>It will be set as by default, 10% of loss of minimum RM7, 500 .00 any one accident.</p> <p>If it is Section II – Third Party Liability unchecked, it will be set as 'NIL'.</p>



User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	User can select the Mortgagee Description from drop down list.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details screen) to which the selected Clause is applicable.
Add	N	User can add additional Mortgagee by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee. After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Back	N	On clicking the back button from the peril/warranty screen it is navigated to the 'Insured Details' screen.
Next	N	On clicking the Next button from the peril/warranty screen it is navigated to the 'Premium Details' screen.

ERCTION ALL RISK – PREMIUM TAB

Insured Details Schedule Details **Premium Details** ePayment Receipt

Premium	RM <input type="text" value="250.00"/>
Service Tax	<input type="checkbox"/> RM <input type="text" value="0.00"/> 0.00 %
Stamp Duty	RM <input type="text" value="10.00"/>
Total Payable	RM <input type="text" value="260.00"/>
Commission	RM <input type="text" value="37.50"/> 15.00 %
Net Payable	RM <input type="text" value="222.50"/>
Memorandum	
Pre ePayment	<input type="checkbox"/>

Print
Policy Wording
 Yes No

[Back](#)
[Save](#)
[Print](#)
[Convert To Workmen](#)
[Next](#)
[Cancel](#)

User Interface		
Field	Mandatory (Y/N)	Description
Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be disabled. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium . If it is Corporate Agent, Rebate Amount reduced from the Gross Premium. If it is a TNB Account, Service Tax enabled for all Contact Type (Individual, Others and Business). And the Service Tax % also editable. It will be select either 5% or 6%.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Total Payable	N	The value displayed will be equal to Premium + Service Tax (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable. If it is Corporate Agent, Rebate Amount reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Net payable	N	The value displayed will be equal to Total Payable - Commission . The value displayed will not be editable.

Memorandum	N	User Entry.
E Payment	N	This control not allowed for 'Contractor All Risk'.
Back	N	On clicking, proceeds to 'Schedule Details' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. On click 'OK' in message, Check list PDF will be opened in a new window. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Covernote saved successfully. Covernote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case . If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Covert To Workmen	N	This control not allowed for 'Contractor All Risk'. If it is a TNB Account, it will not be displayed.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Policy Wording	N	On clicking 'Yes', Policy wording will be printed.
Debit Note	N	On clicking 'Yes', Debit note will be printed. When user using TNB account it will be displayed in premium details page.
Letter Of Undertaking	N	When user select back date displayed in premium detail form. On clicking 'Yes', Letter of undertaking will be printed.

1.11 Non Motor - Medical

1.11.1 Medical-SHPPA (FWHS)

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

SHPPA (FWHS) – SCHEDULE TAB

The screenshot shows the 'SHPPA (FWHS) – SCHEDULE TAB' interface. The 'Schedule Details' tab is active. In the 'Employee Details' section, there is a message box titled 'Windows Internet Explorer' with the text 'Covernote Number(s) JGY0009431 is Generated'. The message box has an 'OK' button. The background form includes fields for Master Policy No., Issued Date, Inception Date, Expiry Date, and various dropdowns for Employee Information like Name, Occupation, Gender, etc.

User Interface

Field	Mandatory (Y/N)	Description
Issue Master Policy	Y	Select 'Y' if you want to issue a new master policy, otherwise select 'N'.
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching with agent id of selected Client will be displayed and user can select the Master Policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	N	Specify Inception Date for Master Policy.
Expiry Date	N	Specify Expiry Date for Master Policy.
Print	N	Click the button to generate and print the master policy. Enabled only when issue Master Policy radio button is selected to 'Y'. After clicking 'Print' button it will disable.
Proceed Declaration	N	Click the button to proceed with the declaration (continued to Employee Details), when master policy number is generated. And 'Print, Proceed Declaration and Cancel' button will be hidden by clicking 'Proceed Declaration' button.
Cancel	N	Closes the page.

Employee Details

Insured Details Schedule Details Premium Details ePayment Receipt

Issue Master Policy Y N

Master Policy No.	JGY0009431	Inception Date	23-04-2012
Issued Date	* 23-04-2012	Expiry Date	22-04-2013

Employee Details

Default as per last entry info

Plan Type	* FWHS-E1		
Employee Name	* RAMKUMAR		
Employee Occupation	* MANUFACTURE / PEMBUATAN		
Gender	* MALE	Work Permit No.	
Marital status	SINGLE	Current permit effective date	
Passport No.	RKR034	Current permit expiry date	
Nationality	* INDIA	Premium	* RM 105.00
Employee Date of Birth	* 28-03-1988	TPCA fee	* RM 15.00
Insured status	* N-NEW BUSINESS		
Period of Insurance	* From : 23-04-2012 <input type="button" value="Calendar"/> To : 22-04-2013		

Worker's List Details [Import Excel](#)

<input checked="" type="checkbox"/>	Item No.	Plan*	Employee Name *	POI From *	POI To *	Occupation *	Gender *	Marital
<input checked="" type="checkbox"/>	1	FWHS-E1	RAMKUMAR	23-04-2012	22-04-2013	MANUFACTURE / PEMBUATAN	MALE	SINGLE

1 Record(s)

Done 100%

User Interface

Field	Mandatory (Y/N)	Description
Default as per last entry info	N	Select the check box if you want to retain the info available in the last entry.
Plan Type	Y	User can select an entry from the list available in dropdown. Plan FWHS – E1 is selected as by default.
Employee Name	Y	User Entry.
Period of Insurance	Y	Period of Insurance (POI) is displayed depending upon the 'Current Permit Expiry Date' keyed based on the following criteria. <ul style="list-style-type: none"> Criteria 1: If permit expiry date is before cutoff date (31-Mar-2011), system generates 1-year POC starting from next day of permit expiry date. If policy is pro-rated due to back-dating not allowed, POC starts from issue date until next permit expiry date. If work permit expiry date +1 year, still less than policy inception date, then POC starts from issue date and lasts for 1year. Criteria 2: If permit expiry date is 1 April 2011 onward, system

		<p>generates pro-rated POC starting from system date (issue date) until permit expiry date.</p> <ul style="list-style-type: none"> Criteria 3: If permit expiry date is 'NULL', system generate an individual policy each, with 1-year POC starting from system date (issue date).
Employee Occupation	Y	Select Occupation from the drop down list. The list will be based on Occupation selected in Insured detail screen.
Gender	Y	Select Gender from the drop down list.
Marital Status	N	Select Marital Status from the drop down list.
Passport No.	Y	<p>Keys in Passport No., Prompts an alert message when there exists:</p> <ul style="list-style-type: none"> An active cover note with the same Passport No. A row in the grid with the same Passport No.
Nationality	Y	Select Nationality from the drop down list.
Employee Date of Birth	Y	Keys in Employee's Date of Birth.
Insured Status	Y	Select Insured Status from the drop down list.
Work Permit No.	N	User Entry.
Current Permit Effective Date	N	Keys in Current Work Permit Effective Date, if available.
Current Permit Expiry Date	N	Keys in Current Permit Expiry Date, if available.
Premium	Y	<p>Displays the Premium,</p> <ul style="list-style-type: none"> If POI is 1 year, displays Premium as RM. 105. If POI is not equal to 1 year, it is calculated on prorate basis. <p>This control is not editable.</p>
TPCA fee	Y	<p>Displays the TPCA fee,</p> <ul style="list-style-type: none"> If POI is 1 year, displays TPCA fee as RM. 15. If POI is not equal to 1 year, it is calculated on prorate basis. <p>This control is not editable.</p>
Add	N	On clicking 'Add' button, Employee Details are located into Worker's List Details Grid.
Remove	N	On clicking 'Remove' button, the selected row will be deleted from the Worker's List Details Grid.
Update	N	On clicking 'Update' button, the selected row will be updated in Worker's List Details Grid.

Worker's List Details

User Interface		
Field	Mandatory (Y/N)	Description
Import Excel (link)	N	<p>On clicking Import Excel, user can import the Worker's List Details Grid from an Excel Sheet.</p> <p>Based on the following validations, Rows from the Excel Sheet that do not imported to the 'Worker's List Details Grid'.</p> <ul style="list-style-type: none"> Passport No.: If there is an active policy for the Passport No. or if there is duplicate row (in the Excel Sheet) for the same Passport No. Occupation: If employee occupation is different from the employer's occupation selected in the client profile. Master Policy POI: If the policy inception date doesn't fall within Master Policy (if selected) POI.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen.
Next	N	On clicking Next, proceeds to 'Premium Details' Screen.

SHPPA (FWHS) – PREMIUM TAB

User Interface

Field	Mandatory (Y/N)	Description
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be enable or auto checked for a Business Contact Type with Premium paid by 'Employer' only. For Individual/Others, this option will be disabled. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium. If it is Corporate Agent, Rebate Amount reduced from the Gross Premium.
TPCA Fee	N	The TPCA Fee displayed and it will not be editable. If service Tax checked, TPCA Fee = [Service Tax % * TPCA Fee] + TPCA Fee
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) +TPCA Fee + Stamp Duty (if applicable). The value displayed will not be editable. If it is Corporate Agent, Rebate Amount reduced from the Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Rebate	N	If it is Corporate Agent, Rebate = Rebate % * Gross Premium.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.

User Interface		
Field	Mandatory (Y/N)	Description
ePayment	N	This control disabled for Medical SKHPPA (FWHS).
Back	N	On clicking, proceeds to 'Schedule Details' Screen.
Save	N	<p>On clicking 'Save' button, it will Saves the Covernote and generates the Reference No. as per the following criteria.</p> <ul style="list-style-type: none"> • If Permit Expiry Date is keyed and POI is same for all the workers, only one Reference No. is generated. • If Permit Expiry Date is keyed and POI is different for the workers, different Reference No's are generated for workers with same POI. • If Permit Expiry Date NOT is keyed, different Reference No's are generated for each worker.
Print	N	<p>On clicking 'Print' button, it will generate Covernote No. /Reference No. and prints the 'Schedule Print'.</p> <ul style="list-style-type: none"> • If Current Permit Expiry Date is keyed and POI is same for all the workers, only one Reference No. / Covernote No. is generated. • If Current Permit Expiry Date is keyed and POI is different for the workers, different Reference No. / Covernote No. are generated for workers with same POI. • If Current Permit Expiry Date is not keyed, different Reference No. / Covernote No. is generated for each worker.
FWCS Conversion	N	This control disabled for Medical SKHPPA (FWHS).
Next	N	This control disabled for Medical SKHPPA (FWHS).
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.1.4 Renewal

1.1.4.3 Non Motor - eCN

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

ECN – COVER NOTE AND SCHEDULE TAB

Renewal - Non Motor - eCN

Insured's Details Cover Note and Schedule ePayment Receipt

Cover Note

Main Class * ENGINEERING
Sub Class * BOILER PRESSURE
Policy No. * QW 8 3 S 342342
Previous CN No.
Master Policy No.
Cover Note Type RENEWAL
Issued Date 25-04-2012
Period of Cover * From 25-04-2012 To 24-04-2013

Schedule

Sum Insured * RM 50,000.00
Rate % 2.000000 %
Gross Premium * RM 1,000.00
Service Fee 0.00

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Main Class	Y	Select the Main class from the drop down list.
Sub Class	Y	Select the Sub class from the drop down list.
Policy No	Y	Enter the Policy Number
Previous CN No	N	Enter the Previous Covernote Number
Master Policy No	N	Enter the Master Policy Number if available
Covernote Type	N	Displays 'New Business' and field is disabled
Issue Date	N	Displays Current date
Period of Cover	Y	<p>Fill the period of cover (by entering the values manually or by clicking the Calendar icon). 'From Date' displays Issue Date by default. From Date should be</p> <ul style="list-style-type: none"> • Greater than or equal to the Issued Date • Not more than 6 months from Issue Date • Not less than the System Date <p>'To Date': Displays end date of 1 year from 'From' Date but allows you to change.</p> <p>Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).</p>

To

Schedule	
Sum Insured	* RM <input type="text" value="500,000.00"/>
Rate %	<input type="text" value="1.000000"/> %
Gross Premium	* RM <input type="text" value="5,000.00"/>
Service Fee	<input type="text" value="0.00"/>
Service Tax	<input checked="" type="checkbox"/> 6.00 % RM <input type="text" value="300.00"/>
Commission	<input type="text" value="15.00"/> % RM <input type="text" value="750.00"/>
Stamp Duty	RM <input type="text" value="10.00"/>
Premium Payable	RM <input type="text" value="5310.00"/>
Description of Risk	*

Pre ePayment before eCN issuance?

Local intranet | 100% | ...

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	Y	Enter the Sum Insured (Numerals Only)
Rate	N	Enter the Rate Percentage (Numerals only). It also auto calculates when Sum Insured and Gross Premium are entered.
Gross Premium	Y	Enter the Gross Premium (Numerals only). It also auto calculates when Sum Insured and Rate Percentage are entered.
Service Fee	N	Enabled and Mandatory only for 'Foreign Worker Compensation Scheme'.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amount	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Premium Payable	N	Displays the Premium Amount Payable.
Description of Risk	Y	Enter the Description of risk. (Accepts Alphabets, Numbers and Special Characters).
Pre Epayment before eCN Issuance?	N	Check the Pre Epayment option if you want to pay through epayment using credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Insured Details.

Save	N	Saves the cover note and generates a Reference Number.
Save/Print	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Redirects you to the next tab: e Payment (if you've selected 'Pre ePayment before eCN issuance' check box). Redirects you to the next tab: Receipt (if you've Printed the cover note).
Cancel	N	Closes the page.

ECN-FIRE MATERIAL DAMAGES- COVER NOTE AND SCHEDULE TAB

Renewal - Non Motor - eCN

Insured's Details **Cover Note and Schedule** ePayment Receipt

Cover Note

Main Class	*	FIRE
Sub Class	*	FIRE MATERIAL DAMAGE
Policy No.	*	QW 0 3 S 342342
Previous CN No.	<input type="text"/>	
Master Policy No.	<input type="text"/>	
Cover Note Type	RENEWAL	
Issued Date	25-04-2012	
Period of Cover	* From	25-04-2012 <input type="button" value="Calendar"/>
	To	24-04-2013 <input type="button" value="Calendar"/>

Select Occupation

Dwelling / Residential Risks
 Others

Schedule

Sum Insured	* RM <input type="text" value="55,000.00"/>	Construction Type
Rate %	<input type="text" value="2.000000"/> %	<input type="radio"/> C1A <input checked="" type="radio"/> C1B <input type="radio"/> C2 <input type="radio"/> C3
Gross Premium	* RM <input type="text" value="1,100.00"/>	
Service Fee	<input type="text" value="0.00"/>	

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Select Occupation	Y	Dwelling / Residential Risks is Defaults. Choose any one option from the Select Occupation This option Fetched only for Fire Material Damage.
Construction Type	Y	Construction Type C1A is Defaults. Choose any one of the option from Construction Type. This option Fetched for while main class choose as a Fire.

ECN-HOUSE OWN SER/ HOLDER -HOLDER- COVER NOTE AND SCHEDULE TAB

Renewal - Non Motor - eCN

Insured's Details Cover Note and Schedule ePayment Receipt

Cover Note

Main Class	*	FIRE
Sub Class	*	HOUSE OWNER / HOUSE HOLDER
Policy No.	*	QW 0 3 S 342342
Previous CN No.		
Master Policy No.		
Cover Note Type	RENEWAL	
Issued Date	25-04-2012	
Period of Cover	* From	25-04-2012
	To	24-04-2013

Schedule

Building Sum Insured	* RM 25,000.00	Construction Type <input type="radio"/> C1A <input checked="" type="radio"/> C1B <input type="radio"/> C2 <input type="radio"/> C3
Contents Sum Insured	* RM 150,000.00	
Total Sum Insured	* RM 175,000.00	
Rate %	0.285714 %	

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Building Sum Insured	Y	Keyed – in the Sum Insured (Numerals Only). Building sum insured field only applicable for House Owner/ House Holder.
Contents Sum Insured	Y	Keyed – in the Sum Insured (Numerals Only). Contents sum insured field only applicable for House Owner/ House Holder.
Total Sum Insured	Y	Defaults the Both Building and Contents Sum Insured. Total Sum Insured = Building Sum Insured + Contents Sum Insured.

Renewal - Non Motor - eCN

Insured's Details Cover Note and Schedule ePayment Receipt

Cover Note

Main Class	*	LIABILITY
Sub Class	*	PUBLIC LIABILITY
Policy No.	*	QW 6 3 S 342342
Previous CN No.		
Master Policy No.		
Cover Note Type	RENEWAL	
Issued Date	25-04-2012	
Period of Cover	* From	25-04-2012
	To	24-04-2013

Risk Type

Project Risk
 Non Project Risk

Schedule

Sum Insured	*	RM 50,000.00
Rate %		0.285714 %
Gross Premium	*	RM 142.86
Service Fee		0.00

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User Interface

Field	Mandatory (Y/N)	Description
Select Occupation	Y	Non Project Risks is Defaults. Choose any one option from the Risk Type. This option Fetched only Main Class Workmen & Liability and sub class are Workmen Compensation Scheme & Public liability.

1.1.4.4 Non Motor – Renewal Workmen

1.1.4.4.1 Renewal Workmen-FWCS-Fast Renewal

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

FWCS –FAST RENEWAL – RENEWAL TAB

Renewal Details Insured Details ePayment Receipt

Client Name * SILVER MARINE PRODUC	Account Code * 243400-00
Previous Policy No.	Issued Date * 23-04-2012
Master Policy No.	Inception Date

Interest Det
Select All
Select Item N

Policy Number

Field * POLICY NO.	Condition * =	Data * N-2-06-H-000898	
Policy No.	Insured Name	Inception Date	Expiry Date
N-2-06-H-000898	SILVER MARINE PRODUCTION SDN BHD	12-12-2006	23-04-2012

1 Record(s) 1

Add Remove

Beneficiary/Next of Kin Particulars

Local intranet 100%

Renewal Details Insured Details ePayment Receipt

Client Name *	SILVER MARINE PRODUC	Account Code *	243400-00
Previous Policy No. *	N-2-06-H-000898	Issued Date *	23-04-2012
Master Policy No.		Inception Date *	24-04-2012
		Expiry Date *	23-04-2013

Interest Details

Select All

Select	Item No.	Employee Name *	Gender *	Occupation Sector *	Sum Insured (RM) *	Gross Premium (RM) *	Service Fee (RM) *
<input type="checkbox"/>	1	AS PER DECLARATION	MALE	-PLEASE SELECT--	0.00	0.00	0.00

1 Record(s)

Total : RM 0.00 0.00 0.00

Add Remove

Beneficiary/Next of Kin Particulars

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen.
Account Code	Y	Account code of the logged in User will be displayed.
Master Policy No.	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Previous Policy No.	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon. Previous Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Select All	N	On clicking the check box, all the items in the Grid will be selected.
Employee Name	Y	Previous Policy Data will be displayed by default.

		Editable by the User.
Gender	Y	Previous Policy Data will be displayed by default. User can select an entry from the list available in dropdown.
Occupation Sector	Y	Previous Policy Data will be displayed by default. Based on the Occupation of Client, Occupation Sectors will be listed in dropdown. User can select an entry from the list available in dropdown.
Sum Insured	Y	The Sum Insured as maintained for FWCS according to the Nationality selected will be displayed. Not editable by the user.
Gross Premium	Y	Previous Policy Data will be displayed by default. Editable by the User.
Service Fee	Y	Service Fee as maintained for FWCS will be displayed. Editable by the User.
Date Of Birth	N	Date Of Birth of Foreign Worker. User Entry.
Passport No	Y	User Entry. Passport Numbers entered should be unique within a Policy and a message will be displayed if duplicates entered.
Work Permit Expiry Date	N	Work Permit Expiry Date
Nationality	Y	User can select an entry from the list available in dropdown.
Add	N	To add a new interest to the Grid. On clicking, an empty row will be added to the Grid and User can add the details by clicking the respective columns of Grid.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.

1 Record(s)

Total : RM 23000.00 67.00 5.00

Add Remove

Beneficiary/Next of Kin Particulars

Name of Next of Kin/Beneficiary *	Relationship *	Telephone No.	Address	Date of Birth	Age
SILVER MARINE PRODUCTION SDN BHD	EMPLOYER		NA		

1 Record(s)

Premium Details

Sum Insured	* RM 23000.00
Annual Premium	* RM 67.00
Gross Premium	RM 67.00
Service Tax	<input checked="" type="checkbox"/> RM 4.02 6.00 %
Service Fee	RM 5.00

Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Name of Next of Kin / Beneficiary	Y	Previous Policy Data will be displayed by default. User Entry.
Relationship	Y	Previous Policy Data will be displayed by default. User can select an entry from the list available in dropdown.
Telephone No.	N	Previous Policy Data will be displayed by default. User Entry.
Address	N	Previous Policy Data will be displayed by default. User Entry.
Date of Birth	N	Previous Policy Data will be displayed by default. User Entry.
Age	N	Previous Policy Data will be displayed by default. User Entry.
Total RM	N	The Total of the Sum Insured , Premium and Service Fee of all the interest added. Not Editable.

1 Record(s)

Premium Details	
Sum Insured	* RM <input type="text" value="23000.00"/>
Annual Premium	* RM <input type="text" value="67.00"/>
Gross Premium	RM <input type="text" value="67.00"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="4.02"/> 6.00 %
Service Fee	RM <input type="text" value="5.00"/>
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="86.02"/>
Commission	RM <input type="text" value="6.70"/> 10.00 %
Premium After Commission	RM <input type="text" value="79.32"/>
Memorandum	<input type="text"/>
<input type="checkbox"/> Pre ePayment	
<input type="button" value="Save"/> <input type="button" value="Print"/> <input type="button" value="Convert To FWIG"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>	
Print Clause Narration <input type="radio"/> Yes <input checked="" type="radio"/> No Policy Wordings <input type="radio"/> Yes <input checked="" type="radio"/> No Product Disclosure <input type="radio"/> Yes <input checked="" type="radio"/> No	

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable
Annual Premium	N	The premium of all the interest added considering the POC for 1 year is displayed. The value displayed will not be editable.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, the details will be saved and 'Cover note saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and 'Cover Note No generated ' message will be displayed if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'PRINT' is clicked and covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.
Convert To FWIG	N	If 'Print' is clicked and Covernote is not a Refer Case, 'Convert To FWIG' will be enabled On clicking proceeds to FWIG screen with the details of saved Covernote.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen. If 'CANCEL', the same screen will be displayed. to Client Profile Screen

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

FWCS –FAST RENEWAL – E-PAYMENT TAB

Renewal Details Insured Details **ePayment** Receipt

ePayment

Card Type	*	VISA
Expiry	*	04 2012
Credit Card No.	*	4111111111111111
Card Holder Name	*	BAKAR BIN SAMSU
CVV	*	***

ePayment Status

Issued Date	23-04-2012
K-Cover Reference No.	43114
Insured	SILVER MARINE PRODUCTION SDN BHD
Period of Cover	24-04-2012 - 23-04-2013
Premium	RM 86.02
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38442
Bank Transaction No.	ALBTRNEAK38442
Cover Note No.	JGB0015319
Submission No.	K0049861

Print This Page **Print Cover Note**

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 13. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values

Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

FWCS -FAST RENEWAL – RENEWAL TAB

The screenshot shows the FWCS - FAST RENEWAL – RENEWAL TAB interface. The Receipt tab is active. The form includes fields for Payment Mode (dropdown menu with placeholder '-PLEASE SELECT-'), Cheque / Credit Card No., Cheque Date (with a calendar icon), Card Holder Name, and Amount Paid (RM 86.02). Below these are 'Add' and 'Remove' buttons. A table summary shows 1 Record(s) with a total of RM 86.02. At the bottom are 'Print Receipt' and 'Cancel' buttons.

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.

Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.4.2 Renewal Workmen-WCS-Fast Renewal

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

WCS –FAST RENEWAL – RENEWAL TAB

Field	Condition	Data
POLICY NO.	=	A-2-05-H-001032

No.	Code	Description	Rate (%)	Premium (RM)	Applicable To Item(s)

Renewal Details **Insured Details** **ePayment** **Receipt**

Previous Policy No.	* A-2-05-H-001032	Account Code	* 243400-00
Master Policy No.	<input type="text"/>	Inception Date	* 01-06-2012
Issued Date	* 23-04-2012	Expiry Date	* 31-05-2013

Interest Details

Place of Employment / Worksite	* PUSAT PENJAJA PADANG SARKAS TAIPING PERAK.
--------------------------------	---

<input type="checkbox"/> Item No	Trade Code	Employee Description	Est. Total Earnings (RM)	Rate (%)
<input type="checkbox"/> 1	222-LORRY DRIVERS AND ATTENDANTS	ON ONE (1) LORRY DRIVER / BILL COLLECTOR - RM15,000.00 ON TWO (2) LORRY ATTENDANTS - RM19,000.00	34000.00	0.83

1 Record(s)

Add Remove Total : RM 34000.00 RM 282.20

Peril/Clause Details

<input type="checkbox"/> No.	Code	Description
<input type="checkbox"/> 1	JC	JURISDICTION CLAUSE

Done

User Interface

Field	Mandatory (Y/N)	Description
Previous Policy No	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon. Previous Policy popup will be opened and user can select the previous policy from the options available. If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal. If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.
Account Code	Y	Account code of the logged in User will be displayed.
Master Policy No.	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Previous Policy No.	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon. Previous Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the

		Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Place of Employment / Worksite	Y	Data from the Previous Policy will be displayed. Editable by the User.
Trade Code	Y	Data from the Previous Policy will be displayed by default. User can select another Trade Code by clicking the check box. A search icon will be displayed and click on the search icon to open PIAM Trade popup.
Employee Description	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update the Description.
Estimated Total Earnings (RM)	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update.
Rate (%)	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update.
Premium (RM)	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update.
Add	N	To add a new interest to the Grid. On clicking, an empty row will be added to the Grid and User can add the details by clicking the respective columns of Grid.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.

If user selects PIAM Code as '200', additional fields are displayed as below to enter the Vehicle Details.

User Interface

Field	Mandatory (Y/N)	Description
No. of Drivers	Y	User can enter the No. of Drivers and the amount in 'RM' Field. Entered data will be displayed in Text Box as 'ON < No. Of Drivers > DRIVERS - RM < Amount > ON < No. of Attendants > ATTENDANTS - RM < Amount > (if No. of Attendants is entered) ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: < Vehicle Nos > '
No. of Attendants	N	User can enter the No. of Attendants and the amount in 'RM' Field. Entered data will be displayed in Text Box as 'ON < No. Of Drivers > DRIVERS - RM < Amount > ON < No. of Attendants > ATTENDANTS - RM < Amount > ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: < Vehicle Nos > '
Add Vehicle	N	On clicking, one row will be added to Vehicle Details Grid. User can select the Vehicle Type from the list available in the dropdown. Registration Number can be entered by clicking the cell.
Remove Vehicle	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Vehicle Type	Y	User can select the Vehicle Type from the list available in the dropdown.
Registration No	Y	Registration Number can be entered by clicking the cell.

WCS –FAST RENEWAL – PREMIUM TAB

Peril/Clause Details

<input type="checkbox"/>	No.	Code	Description
<input checked="" type="checkbox"/>	1	JU	JURISDICTION CLAUSE
	2	C007	COMMON LAW LIABILITY - RM1,000,000.00
	3	C017	WORK AWAY RISKS ENDORSEMENT
	4	9C07	DATE RECOGNITION EXCLUSION ENDORSEMENTIN(CASUALTY/LIABILITY CATEGORY AND MIXED INPROPERTY/CASUALTY/LIABILI
	5	C023	WAR AND CIVIL WAR EXCLUSION CLAUSE
	6	C015	LOSS NOTIFICATION CLAUSE (30 DAYS)
	7	ETC	EXCLUSION OF TERRORISM COVER

7 Record(s)

Add **Remove** Total : RM 0.00

Warranty Details

<input type="checkbox"/>	No.	Code	Description	Rate (%)	Premium (RM)	Applicable To Item(s)
<input checked="" type="checkbox"/>	1	W192	ENDORSEMENT W.192	0.000	0.000	1
<input checked="" type="checkbox"/>	2	W001	PREMIUM WARRANTY	0.000	0.000	
<input checked="" type="checkbox"/>	3	W231	ENDORSEMENT W.231	0.000	0.000	
<input checked="" type="checkbox"/>	4	W194	ENDORSEMENT W.194	0.000	0.000	1
<input checked="" type="checkbox"/>	5	W023	ENDORSEMENT W.23	0.000	0.000	1
<input checked="" type="checkbox"/>	6	W173	ENDORSEMENT W.173	0.000	0.000	1
<input checked="" type="checkbox"/>	7	W214	ENDORSEMENT W.214	0.000	0.000	1

7 Record(s)

Add **Remove** Total : RM 0.00

Premium Details

Sum Insured * RM 34000.00 Print Local Intranet 100% Done

User Interface

Field	Mandatory (Y/N)	Description
Add	N	Default peril/warranty clause details will be added in grid. If user needs to add any peril/warranty details newly, User can use Add button to add the new peril/warranty details.
Remove	N	When user checked select peril/warranty row from grid and click the remove button. Selected details will be removed from that grid.

7 Record(s)

3	W231	ENDORSEMENT W.231	0.000	0.000	
4	W194	ENDORSEMENT W.194	0.000	0.000	1
5	W023	ENDORSEMENT W.23	0.000	0.000	1
6	W173	ENDORSEMENT W.173	0.000	0.000	1
7	W214	ENDORSEMENT W.214	0.000	0.000	1

Add Remove Total : RM 0.00

Premium Details

Sum Insured	* RM 34000.00
Basic Premium	RM 282.20
Annual Premium	* RM 282.20
Loading	RM 0.00 0.00 %
Gross Premium	RM 282.20
Service Tax	<input checked="" type="checkbox"/> RM 16.93 6.00 %
Stamp Duty	RM 10.00
Net Premium Payable	RM 309.13
Commission	RM 73.37 26.00 %
Premium After Commission	RM 235.76
Memorandum	TESTING

Print

Clause Narration	<input type="radio"/> Yes <input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes <input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes <input checked="" type="radio"/> No

Pre ePayment before eCN issuance?

Save Print Next Cancel

Done Local intranet 100% ...

User Interface

Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable.
Basic Premium	N	The Total of the Premium of all the interest added. The value displayed will not be editable.
Annual Premium	N	The premium of all the interest added considering the POC for 1 year is displayed. The value displayed will not be editable.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default.

		When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, the details will be saved and 'Cover note saved successfully. Reference No < Ref No >generated' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and 'Cover Note No generated' message will be displayed if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'PRINT' is clicked and cover note is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen. If 'CANCEL', the same screen will be displayed. to Client Profile Screen

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

WCS –FAST RENEWAL – E-PAYMENT TAB

The screenshot shows the ePayment section of the WCS application. It includes fields for Card Type (VISA), Expiry (04/2012), Credit Card No. (4111111111111111), Card Holder Name (BAKAR BIN SAMSU), and CVV (***). Below these are buttons for Back, Pay Now, and Reset. The ePayment Status section displays issued date (23-04-2012), K-Cover Reference No. (43118), and a detailed breakdown of policy information including Insured (MAJLIS PERBANDARAN TAIPING AS PRINCIPAL AND INDERA KENARI ENTERPRISE AS CONTRACTOR F.T.R.R. &i), Period of Cover (01-06-2012 - 31-05-2013), Premium (RM 309.13), Bank Response (Transaction is successful), Bank Approval Code (ALBAPPPEAK38482), Bank Transaction No. (ALBTRNEAK38482), Cover Note No. (JGB0015323), and Submission No. (K0049863). At the bottom are Print This Page and Print Cover Note buttons.

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 14. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

WCS -FAST RENEWAL – RECEIPT TAB

Renewal Details Insured Details ePayment Receipt

Receipt

Payment Mode * -PLEASE SELECT--

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM []

Add Remove

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount
<input checked="" type="checkbox"/>	CASH			292.20

1 Record(s)

Total : RM 292.20

Print Receipt Cancel

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.4.3 Renewal Workmen-EL-Fast renewal

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

EL –FAST RENEWAL – RENEWAL TAB

Renewal Details **Insured Details** **ePayment** **Receipt**

Previous Policy No. *	<input type="text"/>	Account Code *	<input type="text" value="243400-00"/>
Master Policy No.	<input type="text"/>	Inception Date *	<input type="text"/>
Issued Date *	<input type="text" value="23-04-2012"/>	Expiry Date *	<input type="text"/>

Interest Details
Place of Employment / Worksite *

Policy Number

Field *	POLICY NO.	Condition *	Data *
Policy No.	A-2-07-H-000480	Insured Name	BIDOR KWONG HENG SDN BHD
		Inception Date	03-12-2008
		Expiry Date	23-04-2012

1 Record(s)

Add

Peril/Clause Details

No.	Code	Description	Rate (%)	Premium (RM)	Applicable To Item(s)

Done Local intranet 100%

Renewal Details **Insured Details** **ePayment** **Receipt**

Previous Policy No. *	<input type="text" value="A-2-07-H-000480"/>	Account Code *	<input type="text" value="243400-00"/>
Master Policy No.	<input type="text"/>	Inception Date *	<input type="text" value="24-04-2012"/>
Issued Date *	<input type="text" value="23-04-2012"/>	Expiry Date *	<input type="text" value="23-04-2013"/>

Interest Details
Place of Employment / Worksite *

Item No.	Trade Code	Employee Description	Est. Total Earnings (RM)	Rate (%)
1	222-LORRY DRIVERS AND ATTENDANTS	ON ONE (1) LORRY DRIVER / BILL COLLECTOR @ RM15K ON TWO (2) LORRY ATTENDANTS @ RM19K	19000.00	0.83

1 Record(s)
Add Remove Total : RM 19000.00 RM 157.70

Peril/Clause Details

No.	Code	Description
1	JC	JURISDICTION CLAUSE
2	C017	WORK AWAY RISKS ENDORSEMENT

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Previous Policy No	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon. Previous Policy popup will be opened and user can select the previous policy from the options available. If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal. If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.
Account Code	Y	Account code of the logged in User will be displayed.
Master Policy No.	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Place of Employment / Worksite	Y	Data from the Previous Policy will be displayed. Editable by the User.
Trade Code	Y	Data from the Previous Policy will be displayed by default. User can select another Trade Code by clicking the check box. A search icon will be displayed and click on the search icon to open PIAM Trade popup.
Employee Description	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update the Description.
Estimated Total Earnings (RM)	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update.
Rate (%)	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update.
Premium (RM)	Y	Data from the Previous Policy will be displayed by default. Click on the cell to update.
Add	N	To add a new interest to the Grid. On clicking, an empty row will be added to the Grid and User can add the details by clicking the respective columns of Grid.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.

EL -FAST RENEWAL – PREMIUM TAB

Peril/Clause Details

No.	Code	Description
1	JC	JURISDICTION CLAUSE
2	C017	WORK AWAY RISKS ENDORSEMENT
3	9C07	DATE RECOGNITION EXCLUSION ENDORSEMENT IN(CASUALTY/LIABILITY CATEGORY AND MIXED IN PROPERTY/CASUALTY/LIABILITY)
4	C023	WAR AND CIVIL WAR EXCLUSION CLAUSE
5	C015	LOSS NOTIFICATION CLAUSE (30 DAYS)
6	2C	EMPLOYEES TO EMPLOYEES CLAUSE
7	ETC	EXCLUSION OF TERRORISM COVER

7 Record(s) Add Remove Total: RM 0.00

Warranty Details

No.	Code	Description	Rate (%)	Premium (RM)	Applicable To Item(s)
1	W002	ENDORSEMENT W.2	0.000	0.000	
2	W192	ENDORSEMENT W.192	0.000	0.000	1
3	W001	PREMIUM WARRANTY	0.000	0.000	
4	W229	ENDORSEMENT W.229	0.000	0.000	
5	W194	ENDORSEMENT W.194	0.000	0.000	1
6	W023	ENDORSEMENT W.23	0.000	0.000	1
7	W214	ENDORSEMENT W.214	0.000	0.000	1

7 Record(s) Add Remove Total: RM 0.00

Premium Details

Sum Insured	* RM 19000.00	Print
Basic Premium	RM 157.70	Clause Narration <input type="radio"/> Yes <input checked="" type="radio"/> No

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Add	N	Default peril/warranty clause details will be added in grid. If user needs to add any peril/warranty details newly, User can use Add button to add the new peril/warranty details.
Remove	N	When user checked select peril/warranty row from grid and click the remove button. Selected details will be removed from that grid.

	3	W001	PREMIUM WARRANTY	0.00	0.00
	4	W229	ENDORSEMENT W.229	0.00	0.00
<input type="checkbox"/>	5	W194	ENDORSEMENT W.194	0.00	0.00
<input type="checkbox"/>	6	W023	ENDORSEMENT W.23	0.00	0.00
<input type="checkbox"/>	7	W214	ENDORSEMENT W.214	0.00	0.00

7 Record(s)

Add Remove Total : RM 0.00

Premium Details

Sum Insured	* RM <input type="text" value="19000.00"/>
Basic Premium	RM <input type="text" value="157.70"/>
Annual Premium	* RM <input type="text" value="157.70"/>
Loading	RM <input type="text" value="0.00"/> <input type="text" value="0.00"/> %
Gross Premium	RM <input type="text" value="157.70"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="9.46"/> 6.00 %
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="177.16"/>
Commission	RM <input type="text" value="41.00"/> 26.00 %
Premium After Commission	RM <input type="text" value="136.16"/>
Memorandum	<input type="text"/>
Pre ePayment before eCN issuance?	<input type="checkbox"/>

Print

Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes	<input checked="" type="radio"/> No

Save Print Next Cancel

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable.
Basic Premium	N	The Total of the Premium of all the interest added. The value displayed will not be editable.
Annual Premium	N	The premium of all the interest added considering the POC for 1 year is displayed. The value displayed will not be editable.
Loading	N	Loading Amount compute by (Basic Premium * loading % / 100)
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00.
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.

Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Pre ePayment	N	For ePayment.On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, the details will be saved and 'Cover note saved successfully. Reference No < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and 'Cover Note No generated ' message will be displayed if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'PRINT' is clicked and cover note is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen. If 'CANCEL', the same screen will be displayed. to Client Profile Screen

Print Option

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure form will be printed along with Schedule Print Pdf.

EL -FAST RENEWAL – E-PAYMENT TAB

The screenshot shows the ePayment tab of the EL-FAST RENEWAL application. At the top, there are tabs for Renewal Details, Insured Details, ePayment (which is selected), and Receipt. The ePayment section contains fields for Card Type (VISA), Expiry (04/2012), Credit Card No. (4111111111111111), Card Holder Name (BAKAR BIN SAMSU), and CVV (***). Below these are buttons for Back, Pay Now, and Reset. The ePayment Status section displays the following information:

Issued Date	23-04-2012
K-Cover Reference No.	43108
Insured	BIDOR KWONG HENG SDN BHD
Period of Cover	24-04-2012 - 23-04-2013
Premium	RM 177.16
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38424
Bank Transaction No.	ALBTRNEAK38424
Cover Note No.	JGB0015315
Submission No.	K0049855

At the bottom of the ePayment section are two buttons: Print This Page and Print Cover Note. The browser status bar at the bottom right shows "Local intranet" and "100%".

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 15. VISA 2. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card.
Credit Card No	Y	User should enter Credit Card number here.
Card Holder Name	Y	User should enter Card Holder Name here.
CVV	Y	User should enter the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

EL -FAST RENEWAL – RECEIPT TAB

The screenshot shows a software interface for renewing an EL policy. The top navigation bar includes tabs for 'Renewal Details', 'Insured Details', 'ePayment', and 'Receipt'. The 'Receipt' tab is active, indicated by a blue background.

Receipt

Payment Mode: * -PLEASE SELECT-- (dropdown menu)

Cheque / Credit Card No.: [empty input field]

Cheque Date: [empty input field]

Card Holder Name: [empty input field]

Amount Paid: * RM [empty input field]

Add Remove

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount
<input checked="" type="checkbox"/>	CASH			177.16

1 Record(s)

Total : RM

Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date here.
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode.
Add	N	To add the information fields entered above into the table.
Remove	N	To remove the selected payment from the Table.
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.4 Non Motor - Auto Shield Insurance

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

AUTO SHIELD INSURANCE – COVER NOTE TAB

The screenshot shows a software interface titled "Renewal - Auto Shield Insurance". The "Cover Note" tab is selected. The form contains the following fields:

- Motor C/N / Policy No. (Required)
- Previous Policy No. (Required)
- Master Policy No.
- Cover Note Type: RENEWAL
- Issued Date: 11-10-2011
- Inception Date (disabled)
- Expiry Date: 31-10-2012

At the bottom are "Back" and "Next" buttons. The status bar at the bottom right shows "Local intranet" and "100%".

User Interface

Field	Mandatory (Y/N)	Description
Motor C/N / Policy No.	N	Click the Search button to select the Motor Cover Note No or Policy No and double click the selected record, to populate the Motor Cover Note No. The search retrieves only the CoverNote related to the selected client.
Previous Policy No	Y	The user needs to select the policy which has to be renewed
Master Policy No	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy No.
Covernote Type	Y	Displays 'Renewal' and field is disabled
Issue Date	N	Displays the current date.
Inception Date	Y	Displays the date of one day after the expiry date of Previous Policy and allows you to change. Entered date should be not be more than 6 months from the Issued date or before the issue date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Back	N	Redirects you to the previous tab: Insured Details.
Next	N	Redirects you to the next tab: Vehicle and Extra Coverage.

AUTO SHIELD INSURANCE – VEHICLE AND EXTRA COVERAGE TAB

Renewal - Auto Shield Insurance

Insured's Details Cover Note **Vehicle and Extra Coverage** ePayment Receipt

Vehicle and Extra Coverage

Vehicle No.	*	NECPER1
Vehicle Type	*	C PERMIT - GOODS CARRYING VEHICLES
Make / Model	*	DHDH2
Model Desc.	*	DAIHATSU HIJET LORRY
No. of Seats	*	3
Name of The Nominated Driver (For Company Owned Vehicles)		

Section A (mandatory)

Note : Section B applicable for Private Car/Van drivers who have purchased Comprehensive Motor cover with our Company and Section A benefits

Plan / Unit	*	PLAN A
-------------	---	--------

Item No.	Benefits	Plan Amount
1	Accidental Death (per person) Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes	RM 20,000.00
2	One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00
3	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Vehicle No.	Y	Displays the Vehicle No. of the selected Covernote
Vehicle Type	Y	Displays the Vehicle Type in the drop down list, if Vehicle info is available or allows you to select it.
Make/Model	Y	Displays the Make/Model.
Model Desc	Y	Displays the Model Description.
No. of Seats	Y	Displays the No. of Seats.
Name of the Nominated Driver (For company owned vehicles)	N	Displays the Name of the Nominated Driver. The field becomes editable only for business clients (Section A).

Make / Model	*	DHDH2												
Model Desc.	*	DAIHATSU HIJET LORRY												
No. of Seats	*	3												
Name of The Nominated Driver (For Company Owned Vehicles)														
Section A (mandatory)														
Note : Section B applicable for Private Car/Van drivers who have purchased Comprehensive Motor cover with our Company and Section A benefits														
Plan / Unit	*	PLAN A												
<table border="1"> <thead> <tr> <th>Item No.</th> <th>Benefits</th> <th>Plan Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Accidental Death (per person) Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye</td> <td>RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00</td> </tr> <tr> <td>2</td> <td>Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)</td> <td>RM 2,000.00</td> </tr> <tr> <td>3</td> <td></td> <td></td> </tr> </tbody> </table>			Item No.	Benefits	Plan Amount	1	Accidental Death (per person) Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00	2	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00	3		
Item No.	Benefits	Plan Amount												
1	Accidental Death (per person) Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00												
2	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00												
3														
Hire Purchase Owner														
Basic Premium	RM	128.00												
Gross Premium	RM	128.00												
Policy Sum Insured	RM	20000.00												
Per Person														

User Interface

Field	Mandatory (Y/N)	Description
Plan/Unit	Y	Select the Plan / Unit from drop down list.
Grid 1 (Section A)	N	Displays the plan details according to the PLAN selected including: Benefits and Plan Amount.
Grid 2 (Section B)	N	Shows Extra coverage details: Extra Cover, Sum Insured and Premium and allows you to select one or more optionally.

2	Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00	<input type="button" value="▲"/> <input type="button" value="▼"/>
3	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00	
4	Hospital Income (up to a maximum of 30 days per policy period)	RM 50.00 per day	
5	Funeral Allowance (per person)	RM 1,000.00	<input type="button" value="▼"/>

Hire Purchase Owner

Basic Premium RM 128.00 Section A

Gross Premium RM 128.00

Policy Sum Insured RM 20000.00 Per Person

Service Tax RM 6.00 % 7.68

Commission RM 25.00 % 32.00

Stamp Duty RM 10.00

Annual Premium RM 128.00

Total Payable RM 145.68

Pre ePayment before eCN issuance?

Done | Local intranet | 100%

User Interface

Field	Mandatory (Y/N)	Description
Hire Purchase Owner	N	Displays Hire Purchase Owner if already available and allows you to select if necessary (by clicking the Search button to invoke the search window and then double clicking the selected record).
Basic Premium (Section A)	N	Displays the Basic Premium (of Section A).
Gross Premium	N	Displays the Gross Premium.
Policy Sum Insured	N	Displays the Policy sum insured based on the selected Plan/Unit.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amt	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Annual Premium	Y	Displays the Premium for a year.
Total Payable	N	Displays Total Payable amount.
Pre Epayment	N	Check the Pre Epayment option if you want to pay through epayment

before eCN Issuance?		using credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Cover Note.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Convert to DPPA	N	Redirects you to DPPA page, to Convert the generated Cover note to DPPA.
Convert to Workmen	N	Redirects you to Workmen page, to Convert the generated Cover note to Workmen.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.1.4.5 Non Motor - Motor Cyclist Protector

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

MOTOR CYCLIST PROTECTOR- COVER NOTE TAB

The screenshot shows the 'Renewal - Motorcyclist Protector' application window. The 'Cover Note and Vehicle' tab is active. The 'Cover Note' section includes fields for Cover Note Type (set to 'RENEWAL'), Issued Date (11-10-2011), Inception Date (01-11-2011), and Expiry Date (31-10-2012). The 'Vehicle Details' section includes fields for Vehicle No. (JHQ8882), Vehicle Type (MOTOR CYCLE), Make (ADAD116), Model Desc. (AUDI 100), and No. of Seats (5). Other sections visible include 'Nominated Rider' (Name of The Nominated Rider (for Company Owned Motorcycle)), 'Year of Make', 'Plan / Unit' (PLAN A), 'Hire Purchase Owner', and 'Policy Sum Insured' (RM 15000.00 Per Person).

User Interface		
Field	Mandatory (Y/N)	Description
Cover Note Type	Y	Displays 'Renewal'.
Master Policy No.	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy No.
Motor C/N	N	Click the Search button to select the Motor Cover note number and double click the selected record, to populate it to the field. (Search window shows motor cycle cover notes when you've selected the class MCPA and shows cover notes excluding motorcycle when you've selected the class DPPA).
Previous Policy No	Y	The user has to select the policy number using the search Icon which has to be renewed.

Issued Date	N	Displays the current date.
Inception Date	Y	Displays the date of one day after the expiry date of Previous Policy and allows you to change. Entered date should be not be more than 6 months from the Issued date or before the issue date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Vehicle No.	Y	Displays as in the Policy and disabled
Vehicle Type	Y	Displays as in the Policy and disabled
Make	Y	Displays as in the Policy or user can click the Search button to search the Make of the vehicle and double click the selected record, to populate it to the field. (Search window shows motor cycle cover notes when you've selected the class MCPA and shows cover notes excluding motorcycle when you've selected the class DPPA).
Model Description	Y	Displays based on the selected Make of the vehicle and allow you to change.
No. of Seats	Y	Displays based on the Model selected and allows you to change.
Name of the Nominated Rider (For Company Owned Motorcycle)	N	Displays the Name of the Nominated Rider. The field becomes editable only for business clients.
Year of Make	Y	Displays the year of make or allows you to enter.
Plan / Unit	Y	Displays as in the Policy and disabled
Hire Purchase Owner	N	Click the Search button to search the Hire purchase of the vehicle and double click the selected record, to populate the value to the field.
Policy Sum Insured	N	Displays the Policy sum insured based on the selected Plan/Unit.

Model Desc.	* <input type="text" value="AUDI 100"/>
No. of Seats	* <input type="text" value="5"/>
Name of The Nominated Rider (for Company Owned Motorcycle)	<input type="text"/>
Year of Make	* <input type="text"/>
Plan / Unit	* <input type="text" value="PLAN A"/>
Hire Purchase Owner	<input type="text"/>
Policy Sum Insured	RM <input type="text" value="15000.00"/> Per Person
Annual Premium	RM <input type="text" value="120.00"/>
Basic Premium	RM <input type="text" value="120.00"/>
Gross Premium	RM <input type="text" value="120.00"/>
Service Tax	<input type="checkbox"/> <input type="text" value="0.00"/> % RM <input type="text" value="0.00"/>
Commission	RM <input type="text" value="25.00"/> % RM <input type="text" value="30.00"/>
Stamp Duty	RM <input type="text" value="10.00"/>
Total Payable	RM <input type="text" value="130.00"/>
<input type="checkbox"/> Pre ePayment before eCN issuance?	
<input type="button" value="Back"/> <input type="button" value="Save"/> <input type="button" value="Print Cover Note"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>	

Local intranet | 100%

User Interface		
Field	Mandatory (Y/N)	Description
Annual Premium	N	Displays the Premium for a year.
Gross Premium	N	Displays the Gross Premium.
Basic Premium	N	Displays the Basic Premium.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amt	N	Displays the Service tax amount based on service tax %.
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Commission %	N	Displays Agent's Commission %.
Commission Amt	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amt	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Total Payable	N	Displays Total Payable amount.
Pre Epayment before eCN Issuance?	N	Check the Pre Epayment option if you want to pay through epayment using credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Insured Details.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.1.4.6 Non Motor – Perfect Rider

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

PERFECT RIDER – COVER NOTE TAB

Renewal - Perfect Rider

Insured Details Cover Note and Vehicle ePayment Receipt

Cover Note

Cover Note Type	RENEWAL	Issued Date	11-10-2011
Master Policy No.	<input type="text"/>	Inception Date	* 01-11-2011 <input type="button" value="Calendar"/>
Motor policy Insurer	* KURNIA INSURANS (MALAYSIA) BE <input type="button" value="Search"/>		
Motor C/N / Policy No.	* <input type="text"/>		
Previous Policy No.	* MA-5-06-H-003268 <input type="button" value="Search"/>		

Vehicle Details

Vehicle No.	* JAP4420
Vehicle Type	* PRIVATE CAR
Make	* MTLC14
Model Desc.	* MITSUBISHI LANCER
No. of Seats	* 5
Name of The Nominated Driver (For Company Owned Vehicles)	<input type="text"/>
Driver's New IC	<input type="text"/>
Driver's Old IC	<input type="text"/>
Driver's Age	<input type="text"/>

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Cover Note Type	Y	Displays 'New Business'.
Master Policy No.	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy No.
Motor Policy Insurer	Y	Displays 'NSURE INSURANS (MALAYSIA) BERHAD' by default but allows user to change
Motor C/N/Policy No.	N	Click the Search button when Motor Policy Insurance belongs to Nsure Insurance, to select the Motor Cover Note No and double click the selected record, to populate the Motor Cover Note No. If Motor Policy Insurance is other than Nsure, it is user entry.
Issued Date	N	Displays the current date.
Inception Date	Y	Displays the date of one day after the expiry date of Previous Policy and allows you to change. Entered date should be not be more than 6 months from the Issued date or before the issue date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Vehicle No.	Y	Enter the vehicle number.
Vehicle Type	Y	Select the Vehicle Type from the drop down list.
Make	Y	Click the Search button to search the Make of the vehicle and double click the selected record, to populate it to the field. (Search window shows motor cycle cover notes when you've selected the class MCPA and shows cover notes excluding motorcycle when you've selected the class DPPA).

Model Description	Y	Displays based on the selected Make of the vehicle and allow you to change.
No. of Seats	Y	Displays based on the Model selected and allows you to change.
Name of the Nominated Rider	N	Displays the Name of the Nominated Rider. The field becomes editable only for business clients.
Driver's New IC, Old IC and Age	N	These fields become editable only for business clients, either New IC or Old IC is mandatory. Age will be auto populated when user enters New IC.

The screenshot shows a software application window with a blue header bar. Below the header is a large form area with various input fields and dropdown menus. The fields include:

- Name of The Nominated Driver (For Company Owned Vehicles)
- Driver's New IC
- Driver's Old IC
- Driver's Age
- Plan: PLAN B (selected)
- Hire Purchase Owner
- Policy Sum Insured: RM 50000.00 Per Person
- Annual Premium: RM 230.00
- Basic Premium: RM 230.00
- Gross Premium: RM 230.00
- Service Tax: 6.00 % (checkbox checked), RM 13.80
- Commission: 25.00 % (checkbox checked), RM 57.50
- Stamp Duty: RM 10.00
- Total Payable: RM 253.80

At the bottom left is a checkbox labeled "Pre ePayment before eCN issuance?". Below the form are several buttons: Back, Save, Print Cover Note, Next, and Cancel. The status bar at the bottom shows "Done", "Local intranet", "100%", and a zoom control.

User Interface		
Field	Mandatory (Y/N)	Description
Plan	Y	Select the Plan from the drop-down list.
Hire Purchase Owner	Y	Displays if data is available
Policy Sum Insured	Y	Displays Policy sum insured based on the selected Plan/Unit.
Annual Premium	N	Displays the Premium for a year.
Gross Premium	N	Displays the Gross Premium.
Basic Premium	N	Displays the Basic Premium.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amt	N	Displays the Service tax amount based on service tax %.
Stamp Duty	N	Displays the Stamp Duty if Master Policy is not available or applicable.
Commission %	N	Displays Agent's Commission %.
Commission Amt	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent

Rebate Amt	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Total Payable	N	Displays Total Payable amount.
Pre Epayment before eCN Issuance?	N	Select the check box if you want to pay through ePayment with the credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Insured Details.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.1.4.7 Non Motor - DPPA Campaign

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

User Interface		
Field	Mandatory (Y/N)	Description
Cover Note Type	Y	Displays Renewal'.
Master Policy No.	N	Click the Search button to select the Master Policy No and double click the selected record, to populate the Master Policy

		No.
Previous Policy No	N	Click the Search button to select the Previous Policy number and double click the selected record, to populate it to the field. (Search window shows DPPA Campaign Policies when you've selected the class DPPA Campaign).
Issued Date	N	Displays the current date.
Inception Date	Y	Displays the date of one day after the expiry date of Previous Policy and allows you to change. Entered date should be not be more than 6 months from the Issued date or before the issue date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Vehicle No.	Y	Displays as in the policy if available and asks the user to enter.
Vehicle Type	Y	Displays as in the policy
Make	Y	Displays as in the policy or the user can click the Search button to search the Make of the vehicle and double click the selected record, to populate it to the field.
Model Description	Y	Displays based on the selected Make of the vehicle and allow you to change.
No. of Seats	Y	Displays based on the Model selected and allows you to change.
Plan / Unit	Y	Select the Plan / Unit from the drop-down list.
Hire Purchase Owner	Y	Click the Search button to search the Hire purchase of the vehicle and double click the selected record, to populate it to the field.
Policy Sum Insured	Y	Displays Policy sum insured based on the selected Plan/Unit.
Medical Expenses	Y	Displays medical expenses based on the selected Plan/Unit.

Make * PWR16

Model Desc. * PROTON WIRA

No. of Seats * 5

Plan / Unit * PLAN A

Hire Purchase Owner

Policy Sum Insured RM 10000.00 Per Person

Medical Expenses RM 500.00 Per Person

Annual Premium RM 60.00

Basic Premium RM 60.00

Gross Premium RM 60.00

Service Tax % 0.00% RM 0.00

Commission RM 25.00% RM 15.00

Stamp Duty RM 10.00

Total Payable RM 70.00

Pre ePayment before eCN issuance?

Back Save Print Cover Note Next Cancel

User Interface

Field	Mandatory (Y/N)	Description
Annual Premium	N	Displays the Premium for one year
Basic Premium	N	Displays the Basic Premium
Gross Premium	N	Displays the Gross Premium
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amount	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Total Payable	N	Displays the Total Amount Payable.
Pre Epayment before eCN Issuance?	N	Check the Pre Epayment option if you want to pay through epayment using credit card. When you select the check box, the 'Proceed To ePayment' button is enabled. You can print the cover note once the epayment is successful.
Back	N	Redirects you to the previous tab: Cover Note.
Save	N	Saves the cover note and generates a Reference Number.
Print Covernote	N	Saves, Prints the details and generates the cover note.
Next	N	Redirects you to the next tab: e Payment. Button is enabled only when you've selected the 'Pre ePayment before eCN issuance' check box.
Cancel	N	Closes the page.

1.1.4.9 Non Motor - Personal Accident

1.1.4.9.1 Personal Accident - Nsure Star Personal Accident

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

STAR PERSONAL ACCIDENT- RENEWAL TAB

Renewal Details	Insured Details	ePayment	Receipt																																																																	
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Search</td> <td style="width: 50%;">Account Code</td> </tr> <tr> <td>Previous Policy No.</td> <td>* K-5-10-H-000004</td> </tr> <tr> <td>Master Policy No.</td> <td>Inception Date</td> </tr> <tr> <td>Issued Date</td> <td>Expiry Date</td> </tr> <tr> <td colspan="2">Insured Person Details</td> </tr> <tr> <td>Name of Insured</td> <td>* GAN AH HOO</td> </tr> <tr> <td>New IC No.</td> <td>551122025451 (yymmddaaabcc)</td> </tr> <tr> <td>Old IC/Birth Certificate No.</td> <td></td> </tr> <tr> <td>Gender</td> <td>MALE</td> </tr> <tr> <td>Occupation Code</td> <td>* 305</td> </tr> <tr> <td>Occupation Class</td> <td>* CLASS 2</td> </tr> <tr> <td colspan="2">Benefit Code</td> <td>Benefit Description</td> <td>Sum Insured (RM)</td> <td>Benefit Rate (%)</td> <td>Premium (RM)</td> </tr> <tr> <td>A</td> <td>ACCIDENTAL DEATH</td> <td>60000.00</td> <td>0.075000</td> <td>45.00</td> </tr> <tr> <td>B</td> <td>PERMANENT DISABLING</td> <td>60000.00</td> <td>0.075000</td> <td>45.00</td> </tr> <tr> <td>C1</td> <td>TEMPORARY TOTAL DISABLING PER WEEK</td> <td>100.00</td> <td>27.000000</td> <td>27.00</td> </tr> <tr> <td>C2</td> <td>TEMPORARY PARTIAL DISABLING PER WEEK</td> <td>50.00</td> <td>0.000000</td> <td>0.00</td> </tr> <tr> <td>D</td> <td>MEDICAL EXPENSES</td> <td>5000.00</td> <td>0.900000</td> <td>45.00</td> </tr> </table>				Search	Account Code	Previous Policy No.	* K-5-10-H-000004	Master Policy No.	Inception Date	Issued Date	Expiry Date	Insured Person Details		Name of Insured	* GAN AH HOO	New IC No.	551122025451 (yymmddaaabcc)	Old IC/Birth Certificate No.		Gender	MALE	Occupation Code	* 305	Occupation Class	* CLASS 2	Benefit Code		Benefit Description	Sum Insured (RM)	Benefit Rate (%)	Premium (RM)	A	ACCIDENTAL DEATH	60000.00	0.075000	45.00	B	PERMANENT DISABLING	60000.00	0.075000	45.00	C1	TEMPORARY TOTAL DISABLING PER WEEK	100.00	27.000000	27.00	C2	TEMPORARY PARTIAL DISABLING PER WEEK	50.00	0.000000	0.00	D	MEDICAL EXPENSES	5000.00	0.900000	45.00												
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Search

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy No	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon.

		<p>On clicking the search icon, displays the previous policy popup window listing all the previous policies of the selected Client matching New IC No/Old IC No/Business Reg No. Allows the user to select a valid Previous Policy of the Client.</p> <p>If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal.</p> <p>If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen and on 'CANCEL' remains in the same screen and User can select another Policy.</p> <p>After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.</p> <p>If the selected Previous Policy contains more than 1 Insured Persons, a message will be displayed as 'Policy contains more than one Individuals, issuance of Renewal is not allowed .Please use Group-PA Menu'</p> <p>On clicking 'OK' in the message, Previous Policy details will be fetched in Group PA Renewal - Contact Type Individual or Group PA Renewal - Contact Type Business/Others Screen depending on the Contact Type of selected Client and User can proceed renewal of the Policy.</p> <p>On clicking 'CANCEL', same STAR PA Renewal Screen will be displayed and user can select another Previous Policy.</p>
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	<p>User can select the Master Policy applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy is selected.</p>
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	<p>If Previous Policy is Expired already, Issued Date will be displayed in Inception Date and if Previous Policy Expiry is a future date, one day more than Previous Policy Expiry will be displayed in Inception Date Field. This is editable by the User.</p> <p>The date keyed must be equal or after the issued date and must be before the Expiry Date.</p> <p>The Inception Date should be equal to or should be 6 months within the Issued Date.</p> <p>When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>If Inception Date is keyed, one year from the Inception date will be displayed as Expiry Date.</p> <p>Editable by the user.</p> <p>Expiry Date should be greater than the Inception Date.</p> <p>Expiry Date should not be more than 2 Years from the Inception Date.</p>

		When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.
--	--	--

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Name of Insured	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Benefit Details		
Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Benefit Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured (RM)	Y	User Entry. Should be greater than 0 for Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Benefit Rate (%)	Y	Benefit Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium (RM)	Y	Premium will be calculated based on Sum Insured keyed and

		Rate % as Premium = Benefit Rate % * Sum Insured * (Pro Rate or Short Rate based on POC) . User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Add	N	Disabled for STAR PA RENEWAL.
Remove	N	Disabled for STAR PA RENEWAL.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.

Nominee Details

Nominee details

	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input type="checkbox"/>	1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee Ok Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK, the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

Peril/Clause/Warranty Details

User Interface		
Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.

Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	Y	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

User Interface		
Field	Mandatory (Y/N)	Description
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen. (if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, all the mandatory fields needed to SAVE will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with SAVE now. If all the mandatory fields are available, the details will be saved and 'Reference No generated ' message will be displayed. After 'Save', all Fields in the Screen are disabled except the following. 1. Service Tax can be applied. 2. Pre ePayment can be done if it is not a Refer Case. 3. Covernote can be printed by clicking 'PRINT'.(If not a

		Refer Case) After 'SAVE', Covernote will be in 'SAVED' status and will be available for 'UPDATE' in Client Profile screen.
Print	N	<p>On clicking, all the mandatory fields needed to PRINT will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with PRINT now.</p> <p>If all the mandatory fields are available, the details will be saved to Database and 'Cover Note No generated' message will be displayed if it is not a Refer Case. Now the Covernote will be in 'PRINTED' status.</p> <p>If Refer Case, 'Reference No generated' message will be displayed and it would need an approval from pAdmin. The status of Covernote will be as 'PRINT PENDING'.</p>
Next	N	<p>On clicking 'NEXT', 'Insured Details' screen will be displayed. On checking 'Pre ePayment', 'Next' would proceed to ePayment screen.</p> <p>After 'PRINT' is clicked and Covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.</p>
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

STAR PERSONAL ACCIDENT- E-PAYMENT TAB

Nominee details

<input type="checkbox"/>	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input checked="" type="checkbox"/>	1	ESTATE		--PLEASE SELECT--	100	

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 16. VISA 17. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here.

		(CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

STAR PERSONAL ACCIDENT- RECEIPT TAB

Renewal Details Insured Details ePayment **Receipt**

Receipt

Payment Mode * -PLEASE SELECT-

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Add Remove

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		181.72

1 Record(s)

Total : RM

Print Receipt Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.9.2 Personal Accident -Group PA

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

GROUP PA- RENEWAL (INDIVIDUAL & OTHERS) TAB

Renewal Details		Insured Details		ePayment		Receipt																															
Search Previous Policy No. * K-5-11-H-001387 <input type="button" value="..."/> Account Code * 243400-00 <input type="button" value="..."/>																																					
Master Policy No. <input type="text"/> Issued Date * 24-04-2012		Inception Date * 10-06-2012 <input type="button" value="..."/> Expiry Date * 09-06-2013 <input type="button" value="..."/>																																			
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Search

User Interface		
Field	Mandatory (Y/N)	Description

Previous Policy No	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon. Previous Policy popup will be opened and user can select the previous policy from the options available. If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal. If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date should be greater than the Inception Date and should be within 2 Years from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Name of Insured	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available.

		If the Client's Contact Type is Business, on opening the popup, Occupation will be loaded based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.

Benefit Details

Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Benefit Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured (RM)	Y	User Entry. Should be greater than 0 for Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Benefit Rate (%)	Y	Benefit Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium (RM)	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Benefit Rate % * Sum Insured * (Pro Rate or Short Rate based on POC). User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

GROUP PA- RENEWAL (BUSNIESS) TAB

Renewal Details

Previous Policy No.	* K-5-11-H-000681	Account Code	* 243400-00
Master Policy No.		Inception Date	* 12-06-2012
Issued Date	* 24-04-2012	Expiry Date	* 11-06-2013

Occupation Details

Occupation Code	* 367	Basis Of Cover	* STANDARD	Nominee Details
Occupation Description	* GENERAL WORKER OF BU	Sum Insured	RM 20000.00	
Occupation Class	* CLASS 3	Premium	RM 76.00	
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>				
No.	Code	Description	Class	Basis of Cover
1	367	GENERAL WORKER OF BUILDING WORKS	CLASS 3	STANDARD
2	367	GENERAL WORKER OF BUILDIN	CLASS 3	STANDARD

Total : RM 40000.00 RM 152.00

Nominee Details

Nominee Name	* HAN LOCK CONSTRUCTIO
Relationship	* EMPLOYER

Peril/Clause Details

No.	Code*	Description*	Limit(RM)	Rate(%)	Premium(RM)	Applicable to Item
1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.00	
2	9C07	DATE RECOGNITION EXCLUSION ENDORSEMENT	0.00	0.00	0.00	

Total Peril/Clause Premium: RM 0.00

Warranty Details

No.	Code*	Description*	Limit(RM)	Rate(%)	Premium(RM)	Applicable to Item(s)
1	W002	PREMIUM WARRANTY	0.00	25.00	38.00	1.2

Total Warranty Premium: RM 38.00

Premium Details

Sum Insured	* RM 40000.00	
Basic Premium	RM 152.00	
Peril Premium	RM 0.00	
Warranty Premium	RM 38.00	
Annual Premium	* RM 190.00	
Gross Premium	RM 190.00	
Service Tax	<input checked="" type="checkbox"/> RM 11.40	6.00 %
Stamp Duty	RM 10.00	
Net Premium Payable	RM 211.40	
Commission	RM 47.50	25.00 %
Premium After Commission	RM 163.90	
Memorandum	<input type="text"/>	
Pre ePayment	<input type="checkbox"/>	

Print

Clause Narration Yes No

Policy Wordings Yes No

Check List Yes No

Done

Local intranet

100%

Search

User Interface

Field	Mandatory (Y/N)	Description
Previous Policy	Y	User can select the Previous policy applicable for the selected

No		Client by clicking the Search Icon. Previous Policy popup will be opened and user can select the previous policy from the options available. If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal. If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date should be greater than the Inception Date and should be within 2 Years from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Occupation Details

User Interface		
Field	Mandatory (Y/N)	Description
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be loaded based on Trade Selected in the Previous Step.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed.

		User can select any entry from the dropdown.
Basis Of Cover	Y	User can select any one value from the dropdown. Following options are available. 1. STANDARD 2. FLAT On selecting an option, corresponding Benefit Details popup will be displayed.
Benefit Details	N	On clicking, Benefit Details popup according to the Basis of Cover selected will be displayed.
Sum Insured	N	Total Sum Insured as keyed in Benefit Details screen will be displayed and not editable.
Premium	N	Total Premium as keyed in Benefit Details screen will be displayed and not editable.
Add	N	To add Occupation Details to the Grid
Add/Modify Insured	Y	After clicking 'Add', the Occupation details will be added to Grid. Click on Add/Modify Insured to keys in details of Insured Persons 'No of Insured' column displayed the total count of Insured Persons added by the User. It should be greater than 0.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User should click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.
Nominee Name	Y	Client Name will be displayed by default. Can be edited by the User.
Relationship	Y	User can select one entry from the list available in dropdown.

Basis of Cover (STANDARD)

Benefits Details

Benefit Code	Description	Sum Insured	Rate %	Premium
A	ACCIDENTAL DEATH	20000.00	0.115000	23.00
B	PERMANENT DISABLEMENT	20000.00	0.115000	23.00
C1	TEMPORARY TOTAL DISABLEMENT PER WEEK	0.00	34.000000	0.00
C2	TEMPORARY PARTIAL DISABLEMENT PER WEEK	0.00	0.000000	0.00
D	MEDICAL EXPENSES	3000.00	1.000000	30.00

5 Record(s)

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.

Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured	Y	User Entry. Should be greater than 0 for Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Rate (%)	Y	Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Rate % * Sum Insured * (Pro Rate or Short Rate based on POC) . User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Save	N	On clicking Save, the Benefits Details keyed will be saved and window will be closed.
Cancel	N	The Benefits details will not be saved and window will be closed.

Basis of Cover (FLAT0029)

Benefits Details

Flat Rate 10.000000			
Benefit Code	Description	Sum Insured	Premium
A	ACCIDENTAL DEATH	25000.00	2500.00
B	PERMANENT DISABLEMENT	25000.00	
C1	TEMPORARY TOTAL DISABLEMENT PER WEEK	3000.00	
C2	TEMPORARY PARTIAL DISABLEMENT PER WEEK	1500.00	
D	MEDICAL EXPENSES	0.00	

5 Record(s)

Save **Cancel**

Done

Local intranet | 100%

User Interface		
Field	Mandatory (Y/N)	Description
Benefit Code	N	Benefit Code as maintained will be displayed and Not editable by the User.
Description	N	Benefit Description as maintained will be displayed and Not editable by the User.
Sum Insured	Y	User Entry. Should be greater than 0 for Code A. Sum Insured keyed for Code A will be auto-displayed for Code B. This can be edited by the User. However, the value keyed for Code B should not be greater than Sum Insured for Code A. 50% of Sum Insured keyed for Code C1 will be auto-displayed

		for Code C2. This can be edited by the User. However, the value keyed for Code C2 should not be greater than Sum Insured for Code C1.
Flat Rate (%)	Y	Flat Rate % will be displayed based on Occupation Class selected and can be edited by the User.
Premium	Y	Premium will be calculated based on Sum Insured keyed and Rate % as Premium = Flat Rate % * Sum Insured * (Pro Rate or Short Rate based on POC) . User can keys in the Premium amount and Rate will be calculated accordingly and displayed.
Save	N	On clicking Save, the Benefits Details keyed will be saved and window will be closed.
Cancel	N	The Benefits details will not be saved and window will be closed.

Insured Details

— Insured Person Details —

Name *	<input type="text"/>	Gender	<input type="button" value="--PLEASE SELECT--"/>
New IC No.	<input type="text"/>	Date of Birth *	<input type="text"/>
Old IC No./ Birth Certificate No.	<input type="text"/>	Age	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>			
<input type="checkbox"/>	No.	Name	New IC No.
<input type="checkbox"/>	1	RAMKUMAR	880328111111
<input type="checkbox"/>	2	RAJAGOPAL	560609111111

2 Record(s)

User Interface		
Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on

		Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.

Peril/Clause/Warranty Details

User Interface		
Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated; the Clause Rate % will get updated automatically.
Applicable To Item(s)	N	User can add their Applicable insured items in each clause and premium will be computed according to that.
Add	N	User can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable

Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Discount	N	For Business Contact Type, Discount will be 0. For Individual Contact Type, Discount percentage and Amount will be displayed if Total Number of Insured is greater than 1. Discount percent as maintained in DB for the No. of Insured Persons will be displayed. This can be edited by the User but keyed percentage should be less than or equal to the percent displayed from DB.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	Y	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print Pdf.

User Interface		
Field	Mandatory (Y/N)	Description
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE'

		<p>will be disabled.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Save	N	<p>On clicking, all the mandatory fields needed to SAVE will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be loaded to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with SAVE now. If all the mandatory fields are available, the details will be saved and 'Reference No generated ' message will be displayed.</p> <p>After 'Save' , all Fields in the Screen are disabled except the following.</p> <ol style="list-style-type: none"> 1. Service Tax can be applied. 2. Pre ePayment can be done if it is not a Refer Case. 3. Covernote can be printed by clicking 'PRINT'.(If not a Refer Case) <p>After 'SAVE', Covernote will be in 'SAVED' status and will be available for 'UPDATE' in Client Profile screen.</p>
Print	N	<p>On clicking, all the mandatory fields needed to PRINT will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be loaded to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with PRINT now.</p> <p>If all the mandatory fields are available, the details will be saved to Database and 'Cover Note No generated ' message will be displayed if it is not a Refer Case. Now the Covernote will be in 'PRINTED' status.</p> <p>If Refer Case, ' Reference No generated ' message will be displayed and it would need an approval from pAdmin. The status of Covernote will be as 'PRINT PENDING'.</p>
Next	N	<p>On clicking 'NEXT', 'Insured Details' screen will be displayed. On checking 'Pre ePayment', 'Next' would proceed to ePayment screen.</p> <p>After 'PRINT' is clicked and Covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.</p>
Cancel	N	<p>On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen</p>

GROUP PA-E-PAYMENT TAB

Renewal Details Insured Details **ePayment** Receipt

ePayment

Card Type	*	<input type="button" value="VISA"/>
Expiry	*	<input type="button" value="04"/> <input type="button" value="2012"/>
Credit Card No.	*	<input type="button" value="4111111111111111"/>
Card Holder Name	*	<input type="button" value="RAMKUMAR"/>
CVV	*	<input type="button" value="***"/>

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43138
Insured	HAN LOCK CONSTRUCTION ON THE LIVES OF THEIR EMPLOYEES AS PER LIST ATTACHED
Period of Cover	12-06-2012 - 11-06-2013
Premium	RM 211.40
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38622
Bank Transaction No.	ALBTRNEAK38622
Cover Note No.	JGB0015339
Submission No.	K0049874

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 18. VISA 19. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

GROUP PA-RECEIPT TAB

Renewal Details Insured Details ePayment **Receipt**

Receipt

Payment Mode	*	<input type="button" value="--PLEASE SELECT--"/>
Cheque / Credit Card No.	<input type="text"/>	
Cheque Date	<input type="text"/>	
Card Holder Name	<input type="text"/>	
Amount Paid	* RM	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		211.40

1 Record(s)

Total : RM **211.40**

Done | Local intranet | 100% |

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.9.3 Personal Accident -Perfect 10 Plus Individual

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

PERFECT 10 PLUS INDIVIDUAL – RENEWAL TAB

Renewal Details **Insured Details** **ePayment** **Receipt**

Search

Previous Policy No.	* G-5-08-H-003509	Account Code	* 243400-00
Master Policy No.		Inception Date	* 25-05-2012
Issued Date	* 24-04-2012	Expiry Date	* 24-05-2013

Insured Person Details

Insured Name	* RAMKUMAR	Date of Birth	* 12-02-1975
New IC No. (yymmddaaabcc)	750212111111	Age	37
IC / Birth Cert No.		Relationship	FRIEND
Gender	MALE	Occupation Description	EXECUTIVE, MANAGER, GEN
Occupation Code	* 305	Plan	* I2
Occupation Class	* CLASS 2	Premium	* RM 328.00
Sum Insured	* RM 200000.00	Nominee Details	

Insured Details

<input checked="" type="checkbox"/>	Item No.	* Name of Insured	New IC No.	IC / Birth Cert No.	Gender	* DOB	Relationship
<input checked="" type="checkbox"/>	1	RAMKUMAR	750212111111		MALE	12-02-1975	FRIEND

1 Record(s) Total: RM 200000.00 RM 328.00

Peril/Clause Details

<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
<input type="checkbox"/>	1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.0

1 Record(s) Total Peril/Clause Premium: RM 0.00

Warranty Details

<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
0 Record(s)						

0 Record(s) Total Warranty Premium: RM 0.00

Premium Details

Sum Insured	* RM 200000.00	Print			
Basic Premium	RM 328.00	CheckList	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Peril Premium	RM 0.00	Clause Narration	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Warranty Premium	RM 0.00	Policy Wordings	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Annual Premium	* RM 328.00				
Gross Premium	RM 328.00				
Service Tax	<input type="checkbox"/> RM 0.00 [0.00] %				
Stamp Duty	RM 10.00				
Net Premium Payable	RM 338.00				
Commission	RM 82.00 [25.00] %				
Premium After Commission	RM 256.00				
Memorandum	<input type="text"/>				
Pre ePayment	<input type="checkbox"/>	Save	Print	Next	Cancel

Done Local intranet 100%

Search

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy	Y	User can select the Previous policy applicable for the selected

No		<p>Client by clicking the Search Icon.</p> <p>On clicking the search icon, displays the previous policy popup window listing all the previous policies of the client matching New IC No /Old IC No/Business Reg No. Allows the user to select a valid Previous Policy of the client.</p> <p>If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal.</p> <p>If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. On 'CANCEL', remains in the same screen and User can select another Previous Policy.</p> <p>After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.</p> <p>If the selected Previous Policy contains more than 1 Insured Persons, a message will be displayed as 'Policy Contains more than 1 Insured, issuance of Renewal Perfect 10-PA is not allowed. Please refer to Renewal-Group PA options.'</p> <p>On clicking 'OK' in the message, Previous Policy details will be fetched in Group Perfect 10 PA Renewal - Contact Type Individual or Group Perfect 10 PA Renewal - Contact Type Business/Others Screen depending on the Contact Type of selected Client and User can proceed renewal of the Policy.</p> <p>On clicking 'CANCEL', same Perfect 10 PA Renewal Screen will be displayed and user can select another Previous Policy.</p>
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	<p>User can select the Master Policy applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy is selected.</p>
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	<p>If Previous Policy is Expired already, Issued Date will be displayed in Inception Date and if Previous Policy Expiry is a future date, one day more than Previous Policy Expiry will be displayed in Inception Date Field. This is editable by the User.</p> <p>The date keyed must be equal or after the issued date and must be before the Expiry Date.</p> <p>The Inception Date should be equal to or should be 6 months within the Issued Date.</p> <p>When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>If Inception Date is keyed, one year from the Inception date will be displayed as Expiry Date.</p> <p>Editable by the user.</p> <p>Expiry Date should be greater than the Inception Date.</p>

		Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.
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Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	Disabled for P10 PLUS INDIVIDUAL
Remove	N	Disabled for P10 PLUS INDIVIDUAL
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

Peril/Clause/Warranty Details

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User

		added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.

Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.
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Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.

User Interface		
Field	Mandatory (Y/N)	Description
Pre ePayment	N	<p>For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Save	N	<p>On clicking, all the mandatory fields needed to SAVE will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with SAVE now. If all the mandatory fields are available, the details will be saved and 'Reference No generated ' message will be displayed.</p> <p>After 'Save', all Fields in the Screen are disabled except the following.</p> <ol style="list-style-type: none"> 1. Service Tax can be applied. 2. Pre ePayment can be done if it is not a Refer Case. 3. Covernote can be printed by clicking 'PRINT'.(If not a Refer Case) <p>After 'SAVE', Covernote will be in 'SAVED' status and will be available for 'UPDATE' in Client Profile screen.</p>
Print	N	<p>On clicking, all the mandatory fields needed to PRINT will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with PRINT now.</p> <p>If all the mandatory fields are available, the details will be saved to Database and 'Cover Note No generated ' message will be displayed if it is not a Refer Case. Now the Covernote will be in 'PRINTED' status.</p> <p>If Refer Case, ' Reference No generated ' message will be displayed and it would need an approval from pAdmin. The</p>

		status of Covernote will be as 'PRINT PENDING'.
Next	N	On clicking 'NEXT', 'Insured Details' screen will be displayed. On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'PRINT' is clicked and Covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

PERFECT 10 PLUS INDIVIDUAL – E-PAYMENT TAB

Renewal Details Insured Details **ePayment** Receipt

ePayment

Card Type	* VISA
Expiry	* 04 2012
Credit Card No.	* 4111111111111111
Card Holder Name	* RAMKUMAR
CVV	* ***
ePayment Status	
Issued Date	24-04-2012
K-Cover Reference No.	43142
Insured	RAMKUMAR
Period of Cover	25-05-2012 - 24-05-2013
Premium	RM 338.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38663
Bank Transaction No.	ALBTRNEAK38663
Cover Note No.	JGB0015344
Submission No.	K0049877

Print This Page **Print Cover Note**

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 20. VISA 21. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

PERFECT 10 PLUS INDIVIDUAL – RECEIPT TAB

Renewal Details **Insured Details** **ePayment** **Receipt**

Receipt

Payment Mode	* <input type="button" value="PLEASE SELECT..."/>
Cheque / Credit Card No.	<input type="text"/>
Cheque Date	<input type="text"/> <input type="button" value="Calender"/>
Card Holder Name	<input type="text"/>
Amount Paid	* RM <input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Remove"/>	

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		338.00

1 Record(s)

Total : RM

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.9.4 Personal Accident -Group Perfect 10 PA

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

GROUP PERFECT 10 PA- RENEWAL TAB

Renewal Details	Insured Details	ePayment	Receipt																																																																																				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Search Previous Policy No.</td> <td style="width: 50%;">*</td> <td>V-5-10-H-003658</td> <td></td> <td style="width: 50%;">Account Code</td> <td style="width: 50%;">*</td> <td>243400-00</td> <td></td> </tr> <tr> <td>Master Policy No.</td> <td>*</td> <td></td> <td></td> <td>Inception Date</td> <td>*</td> <td>25-05-2012</td> <td></td> </tr> <tr> <td>Issued Date</td> <td>*</td> <td>24-04-2012</td> <td></td> <td>Expiry Date</td> <td>*</td> <td>24-05-2013</td> <td></td> </tr> </table>				Search Previous Policy No.	*	V-5-10-H-003658		Account Code	*	243400-00		Master Policy No.	*			Inception Date	*	25-05-2012		Issued Date	*	24-04-2012		Expiry Date	*	24-05-2013																																																													
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Search

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy No	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon. Previous Policy popup will be opened and user can select the

		previous policy from the options available. If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal. If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The Policy Effective Date. Issued Date will be displayed by default and can be edited by the User. Inception Date keyed should be within 6 months from the Issued Date. When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	One year from the Inception Date will be displayed by default and can be edited by the User. Expiry Date should be greater than the Inception Date and should be within 2 Years from the Inception Date. When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Name of Insured	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be loaded based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.

Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Occupation Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.

Nominee Details

Nominee details

	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input type="checkbox"/>	1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.

IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
	N	The Beneficiary details will not be saved and window will be closed.

GROUP PERFECT 10 PA- RENEWAL(BUSINESS)TAB

<input checked="" type="radio"/> Renewal Details	Insured Details	ePayment	Receipt																																																																																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Previous Policy No.</td> <td style="width: 50%;">* HW-5-10-H-000229</td> <td style="width: 50%; text-align: right;"></td> <td style="width: 50%;">Account Code</td> <td style="width: 50%;">* 243400-00</td> <td style="width: 50%; text-align: right;"></td> </tr> <tr> <td>Master Policy No.</td> <td><input type="text"/></td> <td style="text-align: right;"></td> <td>Inception Date</td> <td>* 23-05-2012</td> <td style="text-align: right;"></td> </tr> <tr> <td>Issued Date</td> <td>* 24-04-2012</td> <td></td> <td>Expiry Date</td> <td>* 22-05-2013</td> <td style="text-align: right;"></td> </tr> </table>				Previous Policy No.	* HW-5-10-H-000229		Account Code	* 243400-00		Master Policy No.	<input type="text"/>		Inception Date	* 23-05-2012		Issued Date	* 24-04-2012		Expiry Date	* 22-05-2013																																																																	
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Search

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy No	Y	<p>User can select the Previous policy applicable for the selected Client by clicking the Search Icon.</p> <p>Previous Policy popup will be opened and user can select the previous policy from the options available.</p> <p>If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal.</p> <p>If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen.</p> <p>After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.</p>
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	<p>User can select the Master Policy applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy is selected.</p>
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	<p>The Policy Effective Date.</p> <p>Issued Date will be displayed by default and can be edited by the User.</p> <p>Inception Date keyed should be within 6 months from the Issued Date.</p> <p>When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>One year from the Inception Date will be displayed by default and can be edited by the User.</p> <p>Expiry Date should be greater than the Inception Date and should be within 2 Years from the Inception Date.</p> <p>When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.</p>

Occupation Details

User Interface		
Field	Mandatory (Y/N)	Description
Occupation Code	Y	<p>On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available.</p> <p>If the Client's Contact Type is Business, on opening the popup, Occupation will be loaded based on Trade Selected in the Previous Step.</p>

Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	N	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium	N	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Occupation Details to the Grid
Add/Modify Insured	Y	After clicking 'Add', the Occupation details will be added to Grid. Click on Add/Modify Insured to keys in details of Insured Persons 'No of Insured' column displayed the total count of Insured Persons added by the User. It should be greater than 0.
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User should click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Occupation Details added. Not Editable.

Nominee Details

Nominee Name	Y	Client Name will be displayed by default. Can be edited by the User.
Relationship	Y	User can select one entry from the list available in dropdown.

Insured Details

Insured Person Details

Name *	TAN YEW SOON	Gender	-PLEASE SELECT--		
New IC No.	600326085139	Date of Birth *	26-03-1960		
Old IC No./ Birth Certificate No.		Age	53		
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>					
No.	Name	New IC No.	Old IC No./Birth Certificate No.	Gender	Date of Birth
1	TAN YEW SOON	600326085139		MALE	26-03-1960

1 Record(s)

User Interface

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Add	N	To add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.

Peril/Clause/Warranty Details

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated; the Clause Rate % will get updated automatically.
Applicable To Item(s)	N	User can add their Applicable insured items in each clause and premium will be computed according to that.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty	N	Total of Peril Clause/Warranty premium.

Premium		
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Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Discount	N	If the Insured Person Details is more than one then the default discount will be computed automatically (Discount = Annual Premium * Discount %) or it will be hidden. Discount is Not Editable.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.

Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.

User Interface		
Field	Mandatory (Y/N)	Description
Pre ePayment	N	<p>For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Save	N	<p>On clicking, all the mandatory fields needed to SAVE will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be loaded to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with SAVE now.</p> <p>If all the mandatory fields are available, the details will be saved and 'Reference No generated ' message will be displayed.</p> <p>After 'Save', all Fields in the Screen are disabled except the following.</p> <ol style="list-style-type: none"> 1. Service Tax can be applied. 2. Pre ePayment can be done if it is not a Refer Case. 3. Covernote can be printed by clicking 'PRINT'.(If not a Refer Case) <p>After 'SAVE', Covernote will be in 'SAVED' status and will be available for 'UPDATE' in Client Profile screen.</p>
Print	N	<p>On clicking, all the mandatory fields needed to PRINT will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be loaded to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with PRINT now.</p> <p>If all the mandatory fields are available, the details will be saved to Database and 'Cover Note No generated ' message will be displayed if it is not a Refer Case. Now the Covernote will be in 'PRINTED' status.</p> <p>If Refer Case, ' Reference No generated ' message will be displayed and it would need an approval from pAdmin. The status of Covernote will be as 'PRINT PENDING'.</p>
Next	N	<p>On clicking 'NEXT', 'Insured Details' screen will be displayed.</p> <p>On checking 'Pre ePayment', 'Next' would proceed to ePayment screen.</p> <p>After 'PRINT' is clicked and Covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.</p>
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

GROUP PERFECT 10 PA- E-PAYMENT TAB

The screenshot shows the 'ePayment' tab selected in a software application. The 'ePayment' section contains fields for Card Type (VISA), Expiry (04/2012), Credit Card No. (4111111111111111), Card Holder Name (RAMKUMAR), and CVV (***). Below these are buttons for Back, Pay Now, and Reset. The 'ePayment Status' section displays the following information:

- Issued Date: 24-04-2012
- K-Cover Reference No.: 43139
- Insured: TIK SENG HARDWARE TRADING SDN BHD ON THE LIVES OF THEIR 11 NAMED EMPLOYEES
- Period of Cover: 23-05-2012 - 22-05-2013
- Premium: RM 146.74
- Bank Response: Transaction is successful
- Bank Approval Code: ALBAPPEAK38642
- Bank Transaction No.: ALBTRNEAK38642
- Cover Note No.: JGB0015340
- Submission No.: K0049875

At the bottom are two buttons: Print This Page and Print Cover Note.

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 22. VISA 23. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

GROUP PERFECT 10 PA-RECEIPT TAB

Renewal Details Insured Details ePayment **Receipt**

Receipt

Payment Mode *

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		146.74

1 Record(s)

Total : RM

Done | Local intranet | 100% |

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.9.5 Personal Accident -Perfect 10 Campaign

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

PERFECT 10 COMPAINON – RENEWAL TAB

Renewal Details	Insured Details	ePayment	Receipt																																																																																																																																																																																																																																	
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Memorandum	<small>POLICY PURCHASED DURING THE PERFECT 10 PROMOTION. THE ANNUAL PREMIUM SHALL REMAIN UNCHANGED UPON RENEWAL SUBJECT TO THE TERMS AND CONDITIONS AS PER EXPIRING POLICY. NO CLAIMS AND NO LAPSE ON THE PERIOD OF COVER.</small>																																																																																																																																																																																																																																			
Pre ePayment																																																																																																																																																																																																																																				
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Search

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy No	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon. On clicking the search icon, displays the previous policy popup window listing all the previous policies of the client matching New IC No/Old IC No/Business Reg No. Allows the user to select a valid Previous Policy of the client. If the Previous Policy Expiry Date is more than 6 months from

		<p>the current date, policy cannot be selected for Renewal.</p> <p>If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. On 'CANCEL', remains in the same screen and User can select another Previous Policy.</p> <p>After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.</p> <p>If the selected Previous Policy contains more than 1 Insured Persons, a message will be displayed as 'Policy Contains more than 1 Insured, issuance Pdf Renewal Perfect 10-PA is not allowed. Please refer to Renewal-Group PA options.'</p> <p>On clicking 'OK' in the message, Previous Policy details will be loaded in Perfect 10 Campaign Renewal - Contact Type Individual or Group Perfect 10 PA Renewal - Contact Type Business/Others Screen depending on the Contact Type of selected Client and User can proceed renewal of the Policy.</p> <p>On clicking 'CANCEL', same Perfect 10 Campaign PA Renewal Screen will be displayed and user can select another Previous Policy.</p>
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	<p>User can select the Master Policy applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy is selected.</p>
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	<p>If Previous Policy is Expired already, Issued Date will be displayed in Inception Date and if Previous Policy Expiry is a future date, one day more than Previous Policy Expiry will be displayed in Inception Date Field. This is editable by the User.</p> <p>The date entered must be equal or after the issued date and must be before the Expiry Date.</p> <p>The Inception Date should be equal to or should be 6 months within the Issued Date.</p> <p>When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date.</p> <p>Editable by the user.</p> <p>Expiry Date should be greater than the Inception Date.</p> <p>Expiry Date should not be more than 2 Years from the Inception Date.</p> <p>When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.</p>

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is entered, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be loaded based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or enter the date. If New IC is entered, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB entered.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	Disable for PERFECT 10 CAMPAIGN
Remove	N	Disable for PERFECT 10 CAMPAIGN
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

Peril/Clause/Warranty Details

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.

Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.

User Interface		
Field	Mandatory (Y/N)	Description
Pre ePayment	N	<p>For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Save	N	<p>On clicking, all the mandatory fields needed to SAVE will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with SAVE now.</p> <p>If all the mandatory fields are available, the details will be saved and 'Reference No generated' message will be displayed.</p> <p>After 'Save', all Fields in the Screen are disabled except the following.</p> <ol style="list-style-type: none"> 1. Service Tax can be applied. 2. Pre ePayment can be done if it is not a Refer Case. 3. Covernote can be printed by clicking 'PRINT'.(If not a Refer Case) <p>After 'SAVE', Covernote will be in 'SAVED' status and will be available for 'UPDATE' in Client Profile screen.</p>
Print	N	<p>On clicking, all the mandatory fields needed to PRINT will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with PRINT now.</p> <p>If all the mandatory fields are available, the details will be saved to Database and 'Cover Note No generated' message will be displayed if it is not a Refer Case. Now the Covernote will be in 'PRINTED' status.</p> <p>If Refer Case, ' Reference No generated' message will be displayed and it would need an approval from pAdmin. The status of Covernote will be as 'PRINT PENDING'.</p>
Next	N	On clicking 'NEXT', 'Insured Details' screen will be displayed. On checking 'Pre ePayment', 'Next' would proceed to ePayment screen.

		After 'PRINT' is clicked and Covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

PERFECT 10 COMPAIN - E-PAYMENT TAB

Renewal Details Insured Details **ePayment** Receipt

ePayment

Card Type	* VISA
Expiry	* 04 2012
Credit Card No.	* 4111111111111111
Card Holder Name	* RAMKUMAR
CVV	* ***
<input type="button" value="Back"/> <input type="button" value="Pay Now"/> <input type="button" value="Reset"/>	

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43144
Insured	KEWPUMP (M) SDN BHD ON THE LIFE OF CHAI JIN HOONG
Period of Cover	06-06-2012 - 05-06-2013
Premium	RM 206.10
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38702
Bank Transaction No.	ALBTRNEAK38702
Cover Note No.	JGB0015346
Submission No.	K0049879

Done Local Intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 24. VISA 25. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

PERFECT 10 COMPAINON -RECEIPT TAB

Receipt

Payment Mode	* <input type="button" value="PLEASE SELECT"/>			
Cheque / Credit Card No.	<input type="text"/>			
Cheque Date	<input type="text"/> <input type="button" value=""/>			
Card Holder Name	<input type="text"/>			
Amount Paid	* RM <input type="text"/>			
<input type="button" value="Add"/> <input type="button" value="Remove"/>				
Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		206.10

1 Record(s)

Total : RM

Done | Local intranet | 100% |

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.9.6 Personal Accident – P10 Plus Individual

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

PERFECT 10 PLUS INDIVIDUAL – RENEWAL TAB

Renewal Details	Insured Details	ePayment	Receipt																																																																																																																											
<p>Search</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Previous Policy No.</td> <td style="width: 30%;"><input type="text" value="G-5-08-H-003509"/></td> <td style="width: 30%;">Account Code</td> <td style="width: 30%;"><input type="text" value="243400-00"/></td> </tr> <tr> <td>Master Policy No.</td> <td><input type="text"/></td> <td>Inception Date</td> <td><input type="text" value="25-05-2012"/></td> </tr> <tr> <td>Issued Date</td> <td><input type="text" value="24-04-2012"/></td> <td>Expiry Date</td> <td><input type="text" value="24-05-2013"/></td> </tr> </table> <p>Insured Person Details</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Insured Name</td> <td style="width: 30%;"><input type="text" value="RAMKUMAR"/></td> <td style="width: 30%;">Date of Birth</td> <td style="width: 30%;"><input type="text" value="12-02-1975"/></td> </tr> <tr> <td>New IC No. (yyymmddaaabcc)</td> <td><input type="text" value="750212111111"/></td> <td>Age</td> <td><input type="text" value="37"/></td> </tr> <tr> <td>IC / Birth Cert No.</td> <td><input type="text"/></td> <td>Relationship</td> <td><input type="text" value="FRIEND"/></td> </tr> <tr> <td>Gender</td> <td><input type="text" value="MALE"/></td> <td>Occupation Description</td> <td><input type="text" value="EXECUTIVE, MANAGER, GEI"/></td> </tr> <tr> <td>Occupation Code</td> <td><input type="text" value="305"/></td> <td>Plan</td> <td><input type="text" value="I2"/> Plan Details</td> </tr> <tr> <td>Occupation Class</td> <td><input type="text" value="CLASS 2"/></td> <td>Premium</td> <td>* RM <input type="text" value="328.00"/></td> </tr> <tr> <td>Sum Insured</td> <td><input type="text" value="RM 200000.00"/></td> <td colspan="2">Nominee Details</td> </tr> </table> <p style="text-align: center;">Add Remove Update</p> <table border="1" style="width: 100%; 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Occupation Class	<input type="text" value="CLASS 2"/>	Premium	* RM <input type="text" value="328.00"/>																																																																																																																											
Sum Insured	<input type="text" value="RM 200000.00"/>	Nominee Details																																																																																																																												
checkbox	Item No.	* Name of Insured	New IC No.	IC / Birth Cert No.	Gender	* DOB	Relationship																																																																																																																							
<input checked="" type="checkbox"/>	1	RAMKUMAR	750212111111		MALE	12-02-1975	FRIEND																																																																																																																							
checkbox	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)																																																																																																																								
<input type="checkbox"/>	1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.0																																																																																																																								
checkbox	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)																																																																																																																								
Sum Insured	<input type="text" value="RM 200000.00"/>	<input type="checkbox"/> Print Checklist <input type="radio"/> Yes <input checked="" type="radio"/> No Clause Narration <input type="radio"/> Yes <input checked="" type="radio"/> No Policy Wordings <input type="radio"/> Yes <input checked="" type="radio"/> No																																																																																																																												
Basic Premium	<input type="text" value="RM 328.00"/>																																																																																																																													
Peril Premium	<input type="text" value="RM 0.00"/>																																																																																																																													
Warranty Premium	<input type="text" value="RM 0.00"/>																																																																																																																													
Annual Premium	<input type="text" value="RM 328.00"/>																																																																																																																													
Gross Premium	<input type="text" value="RM 328.00"/>																																																																																																																													
Service Tax	<input type="checkbox"/> RM <input type="text" value="0.00"/> <input type="text" value="0.00"/> %																																																																																																																													
Stamp Duty	<input type="text" value="RM 10.00"/>																																																																																																																													
Net Premium Payable	<input type="text" value="RM 338.00"/>																																																																																																																													
Commission	<input type="text" value="RM 82.00"/> <input type="text" value="25.00"/> %																																																																																																																													
Premium After Commission	<input type="text" value="RM 256.00"/>																																																																																																																													
Memorandum	<input type="text"/>																																																																																																																													
Pre ePayment	<input type="checkbox"/>																																																																																																																													

Search

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy No	Y	<p>User can select the Previous policy applicable for the selected Client by clicking the Search Icon.</p> <p>On clicking the search icon, displays the previous policy popup window listing all the previous policies of the client matching New IC No/Old IC No/Business Reg No. Allows the user to select a valid Previous Policy of the client.</p>

		<p>If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal.</p> <p>If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. On 'CANCEL', remains in the same screen and User can select another Previous Policy.</p> <p>After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.</p> <p>If the selected Previous Policy contains more than 1 Insured Persons, a message will be displayed as 'Policy Contains more than 1 Insured, issuance of Renewal Perfect 10-PA is not allowed. Please refer to Renewal-Group PA options.'</p> <p>On clicking 'OK' in the message, Previous Policy details will be fetched in Group Perfect 10 PA Renewal - Contact Type Individual or Group Perfect 10 PA Renewal - Contact Type Business/Others Screen depending on the Contact Type of selected Client and User can proceed renewal of the Policy.</p> <p>On clicking 'CANCEL', same Perfect 10 PA Renewal Screen will be displayed and user can select another Previous Policy.</p>
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	If Previous Policy is Expired already, Issued Date will be displayed in Inception Date and if Previous Policy Expiry is a future date, one day more than Previous Policy Expiry will be displayed in Inception Date Field. This is editable by the User. The date keyed must be equal or after the issued date and must be before the Expiry Date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	If Inception Date is keyed, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.

Insured Person Details

Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is keyed, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be fetched based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or keys in the date. If New IC is keyed, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB keyed.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	Disabled for P10 PLUS INDIVIDUAL
Remove	N	Disabled for P10 PLUS INDIVIDUAL
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.

Nominee Details

Nominee details

No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

Peril/Clause/Warranty Details

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.

Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Premium Details

Field	Mandatory (Y/N)	Description
Sum Insured	N	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text keyed will be displayed in Checklist and Schedule Print.

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.

User Interface		
Field	Mandatory (Y/N)	Description
Pre ePayment	N	<p>For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Save	N	<p>On clicking, all the mandatory fields needed to SAVE will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with SAVE now.</p> <p>If all the mandatory fields are available, the details will be saved and 'Reference No generated' message will be displayed.</p> <p>After 'Save', all Fields in the Screen are disabled except the following.</p> <ol style="list-style-type: none"> 1. Service Tax can be applied. 2. Pre ePayment can be done if it is not a Refer Case. 3. Covernote can be printed by clicking 'PRINT'.(If not a Refer Case) <p>After 'SAVE', Covernote will be in 'SAVED' status and will be available for 'UPDATE' in Client Profile screen.</p>
Print	N	<p>On clicking, all the mandatory fields needed to PRINT will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be fetched to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with PRINT now.</p> <p>If all the mandatory fields are available, the details will be saved to Database and 'Cover Note No generated' message will be displayed if it is not a Refer Case. Now the Covernote will be in 'PRINTED' status.</p> <p>If Refer Case, ' Reference No generated' message will be displayed and it would need an approval from pAdmin. The status of Covernote will be as 'PRINT PENDING'.</p>
Next	N	On clicking 'NEXT', 'Insured Details' screen will be displayed. On checking 'Pre ePayment', 'Next' would proceed to ePayment screen.

		After 'PRINT' is clicked and Covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

PERFECT 10 PLUS INDIVIDUAL – E-PAYMENT TAB

Renewal Details Insured Details **ePayment** Receipt

ePayment

Card Type	* VISA
Expiry	* 04 2012
Credit Card No.	* 4111111111111111
Card Holder Name	* RAMKUMAR
CVV	* ***
<input type="button" value="Back"/> <input type="button" value="Pay Now"/> <input type="button" value="Reset"/>	

ePayment Status

Issued Date	24-04-2012
K-Cover Reference No.	43142
Insured	RAMKUMAR
Period of Cover	25-05-2012 - 24-05-2013
Premium	RM 338.00
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38663
Bank Transaction No.	ALBTRNEAK38663
Cover Note No.	JGB0015344
Submission No.	K0049877

Done Local Intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 26. VISA 27. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

PERFECT 10 PLUS INDIVIDUAL – RECEIPT TAB

Receipt

Payment Mode *

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input type="checkbox"/>	E-PAYMENT	4111111111111111		338.00

1 Record(s)

Total : RM

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.9.7 Personal Accident - P10 Plus Family

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

PERFECT 10 PLUS FAMILY- RENEWAL TAB

Renewal Details **Insured Details** **ePayment** **Receipt**

Previous Policy No.	* K-5-06-H-003098	Account Code	* 243400-00			
Master Policy No.		Inception Date	* 31-05-2012			
Issued Date	* 24-04-2012	Expiry Date	* 30-05-2013			
Insured Person Details						
Insured Name	* RAMKUMAR	Date of Birth	* 02-02-1988			
New IC No. (yyymmddaaabcc)	880202111111	Age	24			
IC / Birth Cert No.	34SDA	Relationship	* POLICYHOLDER			
Gender	MALE	Occupation Description	EXECUTIVE, MANAGER, GE			
Occupation Code	* 304	Plan	* F2			
Occupation Class	* CLASS 1	Premium	* RM 859.00			
Sum Insured	* RM 200000.00	Nominee Details				
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>						
<input checked="" type="checkbox"/>	Item No.	* Name of Insured	New IC No.			
<input checked="" type="checkbox"/>	1	RAMKUMAR	880202111111			
<input type="checkbox"/>	2	SARAAA	890212122222			
Total: RM 400000.00 RM 859.00						
Peril/Clause Details						
<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
<input type="checkbox"/>	1	ETC	EXCLUSION OF TERRORISM COVER	0.00	0.00	0.00
1 Record(s)						
				<input type="button" value="Add"/> <input type="button" value="Remove"/> Total Peril/Clause Premium: RM 0.00		
Warranty Details						
<input type="checkbox"/>	No	* Code	* Description	* Limit(RM)	* Rate(%)	* Premium(RM)
<input type="checkbox"/>	1	W002	PREMIUM WARRANTY	0.00	0.00	0.00
1 Record(s)						
				<input type="button" value="Add"/> <input type="button" value="Remove"/> Total Warranty Premium: RM 0.00		
Premium Details						
Sum Insured	* RM 400000.00	<input type="checkbox"/> Print <input type="checkbox"/> Checklist <input type="radio"/> Yes <input type="radio"/> No <input type="checkbox"/> Clause Narration <input type="radio"/> Yes <input type="radio"/> No <input type="checkbox"/> Policy Wordings <input type="radio"/> Yes <input type="radio"/> No				
Basic Premium	RM 859.00					
Peril Premium	RM 0.00					
Warranty Premium	RM 0.00					
Annual Premium	* RM 859.00					
Gross Premium	RM 859.00					
Service Tax	<input checked="" type="checkbox"/> RM 51.54 6.00 %					
Stamp Duty	RM 10.00					
Net Premium Payable	RM 920.54					
Commission	RM 214.75 25.00 %					
Premium After Commission	RM 705.79					
Memorandum						
Pre ePayment	<input type="checkbox"/>					
<input type="button" value="Save"/> <input type="button" value="Print"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>						

Done

Search

User Interface

Field	Mandatory (Y/N)	Description
Previous Policy No	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon.

		<p>On clicking the search icon, displays the previous policy popup window listing all the previous policies of the client matching New IC No /Old IC No/Business Reg No. Allows the user to select a valid Previous Policy of the client.</p> <p>If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal.</p> <p>If the Policy Expiry Date is more than 14 days, message will be displayed and on click of 'OK' proceeds to New Business screen. On 'CANCEL', remains in the same screen and User can select another Previous Policy.</p> <p>After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.</p> <p>If the selected Previous Policy contains more than 1 Insured Persons, a message will be displayed as 'Policy Contains more than 1 Insured, issuance pf Renewal Perfect 10-PA is not allowed. Please refer to Renewal-Group PA options.'</p> <p>On clicking 'OK' in the message, Previous Policy details will be loaded in Perfect 10 Plus(Family) Renewal - Contact Type Individual or Perfect 10 Plus(Family) Renewal - Contact Type Business/Others Screen depending on the Contact Type of selected Client and User can proceed renewal of the Policy.</p> <p>On clicking 'CANCEL', same Perfect 10 Plus (Family) Renewal Screen will be displayed and user can select another Previous Policy.</p>
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	<p>User can select the Master Policy applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching New IC/Old IC/Business Reg No. of selected Client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy is selected.</p>
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	<p>If Previous Policy is Expired already, Issued Date will be displayed in Inception Date and if Previous Policy Expiry is a future date, one day more than Previous Policy Expiry will be displayed in Inception Date Field. This is editable by the User.</p> <p>The date entered must be equal or after the issued date and must be before the Expiry Date.</p> <p>The Inception Date should be equal to or should be 6 months within the Issued Date.</p> <p>When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date.</p> <p>Editable by the user.</p> <p>Expiry Date should be greater than the Inception Date.</p> <p>Expiry Date should not be more than 2 Years from the Inception</p>

		Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date.
--	--	---

Insured Person Details

User Interface		
Field	Mandatory (Y/N)	Description
Insured Name	Y	User Entry.
New IC No.	N	User Entry. Either one of New IC/Old IC/Birth Certificate No. is Mandatory. If New IC is entered, DOB and Gender will be displayed from New IC No.
Old IC/Birth Certificate No.	N	User Entry.
Gender	N	User can select one entry from the list available in dropdown.
Occupation Code	Y	On clicking the search icon, popup will be opened and User can select the Occupation Code from the options available. If the Client's Contact Type is Business, on opening the popup, Occupation will be loaded based on Trade Selected in the Previous Step.
Occupation Class	Y	Based on the Occupation Code selected, Occupation Class will be displayed. User can select any entry from the dropdown.
Date Of Birth	Y	User can select Date from the Calendar icon or enter the date. If New IC is entered, DOB will be auto-displayed from New IC and not editable.
Age	N	Age will be displayed in Years according to the DOB entered.
Relationship	N	User can select one entry from the list available in dropdown. If the Relationship is selected as 'Policy Holder', then the Client Details will be fetched and displayed automatically in the corresponding fields and will be non-editable.
Occupation Description	Y	Description will be displayed according the Occupation Code selected. Can be edited by the User.
Nominee	N	Click on the link to view/enter the Nominee Details By default, 'ESTATE' with Beneficiary as 100% will be displayed.
Plan	Y	User can select one entry from the list available in dropdown. Details of the Plan selected can be viewed by clicking "Plan Details" link.
Sum Insured	Y	Sum Insured will be displayed based on the Plan selected. Not editable by the User.
Premium (RM)	Y	Premium will be displayed based on the Plan selected and not editable by the User.
Add	N	To add Occupation Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Insured Person Details added. Not Editable.

Nominee Details

Nominee details

<input type="checkbox"/>	No.	*Nominee Name	IC / Birth Cert No.	Relationship	Occupation Desc.	*Nominee %
<input checked="" type="checkbox"/>	1	ESTATE		--PLEASE SELECT--		100

1 Record(s)

Add Nominee Remove Nominee

Ok Cancel

User Interface

Field	Mandatory (Y/N)	Description
Nominee Name	Y	'ESTATE' will be displayed by default. Editable by the User.
IC/Birth Cert No.	N	User Entry.
Relationship	Y	User can select an entry from the list available in dropdown.
Occupation Desc	N	User Entry.
Nominee %	Y	By default, '100%' will be displayed. If User wants to add one or more entries, percentage should be modified accordingly and then click on 'Add Nominee' to add. Total of Nominee% should always be equal to 100%.
Add Nominee	N	To add a Row in Beneficiary Grid.
Remove Nominee	N	User can select one or more entries by clicking the check box and click on 'Remove Nominee' to remove the rows from the Grid.
Ok	N	On clicking OK', the Beneficiary Details keyed will be saved and window will be closed.
Cancel	N	The Beneficiary details will not be saved and window will be closed.

Peril/Clause/Warranty Details

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value keyed cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User

		added Clauses/Warranties. Value keyed cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can keys in Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of the Premium of all the Insured Person Details added. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	N	The premium of all the Insured Details added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if available) + Warranty Premium (if available). The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.

Premium After Commission	Y	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.

Print Options

User Interface		
Field	Mandatory (Y/N)	Description
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print Pdf.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print Pdf.

User Interface		
Field	Mandatory (Y/N)	Description
Pre ePayment	N	For ePayment. On clicking, 'NEXT' will be enabled and 'SAVE' will be disabled. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the cover note is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."
Save	N	On clicking, all the mandatory fields needed to SAVE will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be loaded to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with SAVE now. If all the mandatory fields are available, the details will be saved and 'Reference No generated ' message will be displayed. After 'Save', all Fields in the Screen are disabled except the following. 1. Service Tax can be applied. 2. Pre ePayment can be done if it is not a Refer Case. 3. Covernote can be printed by clicking 'PRINT'.(If not a Refer Case) After 'SAVE', Covernote will be in 'SAVED' status and will be available for 'UPDATE' in Client Profile screen.
Print	N	On clicking, all the mandatory fields needed to PRINT will be checked. If any field is missing in Insured Details, a message will be prompted as 'Please enter/select < field name >'. On 'OK', the row in the Grid whose details are incomplete will be checked and the corresponding details will be loaded to fields above. User can fill in the details and click on 'UPDATE' to save the details to Grid. User can proceed with PRINT now. If all the mandatory fields are available, the details will be saved to Database and 'Cover Note No generated ' message will be displayed if it is not a Refer Case. Now the Covernote

		will be in 'PRINTED' status. If Refer Case, ' Reference No generated ' message will be displayed and it would need an approval from pAdmin. The status of Covernote will be as 'PRINT PENDING'.
Next	N	On clicking 'NEXT', 'Insured Details' screen will be displayed. On checking 'Pre ePayment', 'Next' would proceed to ePayment screen. After 'PRINT' is clicked and Covernote is not a Refer Case, 'NEXT' will be enabled and on clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen

PERFECT 10 PLUS FAMILY-E-PAYMENT TAB

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 28. VISA 29. MASTER
Expiry	Y	User should select the Expiry month and Year of the Credit card
Credit Card No.	Y	User should keys in Credit Card number here.
Card Holder Name	Y	User should keys in Card Holder Name here.
CVV	Y	User should keys in the Card Verification Value Code here. (CVV).
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Reset	N	To reset to the initial values
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Print This Page	N	On clicking this button, ePayment status will be shown in

		Print PDF.
Print Cover Note	N	Schedule will be printed.

PERFECT 10 PLUS FAMILY-RECEIPT TAB

Renewal Details Insured Details ePayment **Receipt**

Receipt

Payment Mode	*	<input type="button" value="--PLEASE SELECT--"/>										
Cheque / Credit Card No.	<input type="text"/>											
Cheque Date	<input type="text"/>											
Card Holder Name	<input type="text"/>											
Amount Paid	* RM	<input type="text"/>										
<input type="button" value="Add"/> <input type="button" value="Remove"/>												
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Select</th> <th>Payment Mode</th> <th>Cheque/Credit Card No</th> <th>Cheque Date</th> <th>Amount(RM)</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>E-PAYMENT</td> <td>4111111111111111</td> <td></td> <td>920.54</td> </tr> </tbody> </table>			Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)	<input type="checkbox"/>	E-PAYMENT	4111111111111111		920.54
Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)								
<input type="checkbox"/>	E-PAYMENT	4111111111111111		920.54								
1 Record(s)												
Total : RM <input type="text" value="920.54"/>												
<input type="button" value="Print Receipt"/> <input type="button" value="Cancel"/>												

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User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit Card No.	N	If the payment mode selected is Cheque, User should keys in Cheque No. here. If the payment mode selected is Credit Card, User should keys in Credit Card No. here
Cheque Date	N	If the payment mode selected is Cheque, User should keys in the Cheque date here
Card Holder Name	N	Keys in the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	N	To add the information fields keyed above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window.
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen .

1.1.4.10 Non Motor - Fire

1.1.4.10.1 Fire -Fire Material Damage

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

FIRE MATERIAL DAMAGES-RENEWAL TAB

Renewal Details		Insured Details	ePayment	Receipt																																																				
Previous Policy No.	<input type="text" value="F-0-10-H-000188"/>	Account Code	<input type="text" value="243400-00"/>																																																					
Master Policy No.	<input type="text"/>	Inception Date	<input type="text" value="01-06-2012"/>																																																					
Issued Date	<input type="text" value="20-04-2012"/>	Expiry Date	<input type="text" value="31-05-2013"/>																																																					
Schedule Details																																																								
Wall	<input type="text" value="--PLEASE SELECT--"/>																																																							
Roof	<input type="text" value="--PLEASE SELECT--"/>																																																							
Floor	<input type="text" value="--PLEASE SELECT--"/>																																																							
Nature of Building	<input type="text" value="--PLEASE SELECT--"/>																																																							
PIAM Code	<input type="text" value="110200"/>	Situation Of Risk	<input type="text" value="GF 14 CENTRAL SQUARE JALAN KAMPUNG BARU SUNGAI PETANI KEDAH DARUL AMAN"/>																																																					
Tariff Description	<input type="text" value="11 - RETAIL TRADING- GENERAL MERCHANDISE"/>																																																							
Construction Code	<input type="text" value="C2"/>	Rate %	<input type="text" value="0.229000"/>																																																					
Construction Description	<input type="text" value="BRICK WALL WITH TILE/METAL ROOF"/>																																																							
Interest Code	No.	Interest Description	Sum Insured(RM)	Rate(%)	Premium(RM)																																																			
F	1.1	ON FURNITURE, FIXTURES AND FITTINGS	60000.00	0.229000	137.14																																																			
OT	1.2	ON RENOVATION	50000.00	0.229000	114.50																																																			
OT	1.3	ON SIGNBOARD	4000.00	0.229000	9.16																																																			
OT	1.4	ON KITCHEN UTENSILS	5000.00	0.229000	11.45																																																			
<input type="button" value="Add Interest"/> <input type="button" value="Remove Interest"/>																																																								
9 Record(s)																																																								
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/>																																																								
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User Interface

Field	Mandatory (Y/N)	Description
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		User can select the Previous policy applicable for the selected Client by clicking the Search Icon. On clicking the search icon, displays the previous policy popup window listing all the previous policies of the selected Client matching New IC No /Old IC No/Business Reg No. Allows the user to select a valid Previous Policy of the Client.
Previous Policy No.	Y	If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal. If the Policy lapsed more than 14 days, message will be displayed and on click 'OK' proceeds to New Business screen and on 'CANCEL' remains in the same screen and User can select another Policy. After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.
Account Code	Y	Account code of the logged in User will be displayed.
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching with agent id of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	If Previous Policy is Expired already, Issued Date will be displayed in Inception Date and if Previous Policy Expiry is a future date, one day more than Previous Policy Expiry will be displayed in Inception Date Field. This is editable by the User. The date entered must be greater than or equal to the issued date and lesser than the expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.
Expiry Date	Y	Expiry Date should be greater than 2 days from the Inception Date. If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date
Wall	Y	User can select an entry from the list available in dropdown. Based on the Construction class of Wall selected, Roof, Floor and Nature of the Building are enabled and listed in dropdown respectively.
Roof	Y	Roof will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
Floor	Y	Floor will be loaded based on the selected Construction class of the Wall.

		User can select an entry from the list available in dropdown.
Nature of Building	Y	Nature of Building will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
PIAM Code	Y	Search the PIAM Code, the search will be based on Occupation selected in Insured detail screen.
Situation Of Risk	Y	User Entry.
Tariff Description	N	Tariff Description of the selected PIAM Code in the PIAM search.
Rate %	N	Rate (%) of the selected PIAM Code in the PIAM search.
Construction Code	Y	Based on the Wall selected, Construction Code will be auto displayed and it is non-editable.
Year Constructed	N	User Entry.
Construction Description	N	Based on the Wall and Roof selected, Construction Description will be displayed.
No. Of Storey	Y	User Entry.
Interest Details		
No.	Y	Interest sequence number
Interest Code	Y	Interest code can be selected from the list by clicking the search button.
Interest Description	Y	Interest Description is displayed based on the Interest Code selected.
Sum Insured (RM)	Y	User Entry, Should be greater than 0.00. Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover
Rate (%)	Y	Rate (%) is defaulted as selected PIAM Code rate percentage. User Entry, Should be greater than 0.000000
Premium (RM)	Y	User Entry, Should be greater than 0.00. Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover
Add Interest	N	Add a new row in the Interest Details Grid
Remove Interest	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Add	N	To add Insured Details to the Location Grid
Remove	N	User can select one or more entries in the Location Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Location Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Location Grid.
Location Details		
Total Sum Insured (RM)	N	The Total of the Sum Insured of all the Location Details added. Not Editable.
Total Premium (RM)	N	The Total of the Premium of all the Location Details added. Not Editable

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of Premium of all the added location is displayed. The value displayed will not be editable

Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty Premium	N	The Total of the Warranty Premium will be displayed (if available).The value displayed will not be editable
Annual Premium	Y	The Premium of all the Interest added considering the POC for 1 year is displayed.
Gross Premium	N	Gross Premium = Basic Premium + Peril Premium (if applicable) +Warranty Premium (if applicable) The Gross Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print.
epayment	N	For epayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."

Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	<p>On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed.</p> <p>On click 'OK' in message, Check list PDF will be opened in a new window.</p> <p>'Back' will be disabled after 'Save'.</p>
Print	N	<p>On clicking, the details will be saved to Database and "Covernote saved successfully. CoverNote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case.</p> <p>If Refer Case, Reference No will be generated and it would need an approval from pAdmin.</p>
Next	N	<p>On checking the ePayment check box and clicking 'Next' would proceed to the ePayment screen.</p> <p>After 'PRINT' is clicked and if covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.</p>
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

The screenshot shows the 'Insured Details' tab of a software interface. The form is divided into sections for 'Insured's Details' and 'Address'. The 'Insured's Details' section includes fields for Contact Type (set to INDIVIDUAL), New IC No. (871215123456), Old IC No./Passport No., Business Reg No., Salutation (set to PLEASE SELECT--), Name (BHARATHI), Nationality (MALAYSIAN), Race (set to PLEASE SELECT--), DOB (15-12-1987), Trade/Occupation (11 RETAIL TRADING), Occupation Desc. (HOSPITAL), Gender (FEMALE), and Marital Status (SINGLE). The 'Address' section includes fields for Address (PLOT 6491 JALAN AYAM DIL KAWASAN PERUSAHAAN R TAMAN RIA JAYA), Post Code (08000), State / Country (KEDAH), Tel No.(House), Tel No.(Office), Fax No.(House), Fax No.(Office), Mobile No., and Email. A 'Back' button is located at the bottom right of the form area.

User Interface		
Field	Mandatory (Y/N)	Description
Contact Type	Y	Displays the Contact type of the insured when the client is selected through Previous Policy Loaded.
New IC No	Y	The unique 12-digit number having the date of birth and gender. Mandatory for contact type 'Individual'. Duplicate values will not be allowed and Date of birth and Gender will be auto-displayed on entering the New IC No.
Old IC No / Passport No	N	Mandatory for contact type 'Others'.
Business Reg. No	Y	Mandatory for contact type 'Business'.
Salutation	N	Salutation of the Client. User can select from the listed values in dropdown.
Name	Y	Name of the Client.
Nationality	N	User can select from the listed values.
Race	N	User can select from the listed values.
DOB	Y	DOB will be auto-displayed if New IC was entered and will not be editable. For contact type others, User can enter the date or select by clicking the Calendar control.
Trade/Occupation	Y	User can select only "40 DWELLING" occupation from the list available in dropdown.
Occupation Desc	N	On clicking the search icon 'Occupation popup' is displayed and User can select the Occupation Description.
Gender	Y	User selection. Gender will be auto displayed if New IC is entered. For contact type 'Business', 'Company' will be displayed as Gender and is not editable.
Marital Status	Y	User selection. Marital Status will be auto displayed if New IC is entered. For contact type 'Business', 'Company' will be displayed as Marital Status and is not editable.

Address	Y	User Entry.
Post Code	Y	User Entry. Based in the Post Code entered, postcode description will be auto displayed.
State/Country	N	Auto Fills when post code is entered
Tel No (House)	N	User Entry.
Tel No (Office)	N	User Entry.
Fax No (House)	N	User Entry.
Fax No (Office)	N	User Entry.
Mobile No.	N	User Entry.
Email	N	User Entry.
Back	N	On clicking, Back to Renewal Details' screen.

FIRE MATERIAL DAMAGES-E-PAYMENT TAB

The screenshot shows the 'ePayment' tab selected in a web-based application. The 'ePayment' section contains fields for Card Type (VISA), Expiry (04/2012), Credit Card No. (4444444444444444), Card Holder Name (SF), and C V V (***). Below this, the 'ePayment Status' section provides detailed transaction information: Issued Date (20-04-2012), K-Cover Reference No. (43032), Insured (BHARATHI), Period of Cover (01-06-2012 - 31-05-2013), Premium (RM 362.50), Bank Response (Transaction is successful), Bank Approval Code (ALBAPPEAK38222), Bank Transaction No. (ALBTRNEAK38222), Cover Note No. (JGB0015292), and Submission No. (K0049833). At the bottom, there are 'Print This Page' and 'Print Cover Note' buttons.

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available.

1. VISA 2. MASTER		
Credit Card No.	Y	User should enter Credit Card number.
Card Holder Name	Y	User should enter Card Holder Name.
CVV	Y	User should enter the Card Verification Value Code. (CVV)
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Reset	N	To reset to the initial values
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

FIRE MATERIAL DAMAGES-RECEIPT TAB

Renewal Details Insured Details ePayment **Receipt**

Receipt

Payment Mode * --PLEASE SELECT--

Cheque / Credit Card No.

Cheque Date

Card Holder Name

Amount Paid * RM

Add Remove

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/>	E-PAYMENT	4444444444444444		362.50

1 Record(s)

Total : RM 362.50

Print Receipt Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Payment Mode	Y	<p>User can select the Payment Mode by clicking the dropdown button.</p> <p>Following options are available.</p> <p>7. CASH 8. CHEQUE</p>

9. CREDIT CARD		
Cheque / Credit card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	Y	To add the information fields entered above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.

1.1.4.10.2 Fire -House Owner/House Holder

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

HOUSE OWNER/HOUSE HOLDER-RENEWAL TAB

Renewal Details

Previous Policy No.	MA-0-10-H-000335	Account Code	243400-00
Master Policy No.		Inception Date	01-06-2012
Issued Date	20-04-2012	Expiry Date	31-05-2013

Schedule Details

Wall	BRICKS
Roof	METAL
Floor	REINFORCED CONCRETE
Nature of Building	DETACHED, NON-DETACHED AND SEMI-DETACHED

Section

PIAM Code	400100	Construction Code	C2
Tariff Description	HOUSEOWNERS (BUILDINGS) DWELLINGS (DETACHED & NON DETACHED)	Construction Description	BRICKS WALL WITH METAL ROOF
Rate %	0.106000	Year Constructed	2000
Situation Of Risk	NO.3, JALAN PUTRA 1/13, & BANDAR PUTRA, SEGAMAT JOHOR DECLARED AS BEING A CLASS	No. Of Storey	1

Interest Details

No.	Interest Code	Interest Description	Sum Insured(RM)	Rate(%)	Premium(RM)
1.1	OT	ON BUILDING (EXCLUDING FOUDATION & DRAIN)	100000.00	0.106000	106.00

Situation Of Risk

<input checked="" type="checkbox"/> 1 NO.3, JALAN PUTRA 1/13, & BANDAR PUTRA, SEGAMAT JOHOR DECLARED AS BEING A CLASS 1A BUILDING CONSTRUCTION OCCUPIED & AS PRIVATE DWELLING
<input type="checkbox"/> 2 NO.3, JALAN PUTRA 1/13, BANDAR & PUTRA, SEGAMAT JOHOR DECLARED AS BEING A CLASS 1A BUILDING CONSTRUCTION OCCUPIED AS PRIVATE & DWELLING

Total Sum Insured (RM) : 120,000.00 Total Premium (RM) : 185.60

Peril/Clauses Details

No.	Code	Description	Sum Insured/Peril/Clause Limit
1	42b	DATE RECOGNITION FOR HOUSEOWNER/HOUSEHOLDER POLICY OR FIRE CONSEQUENTIAL LOSS POLICY	
2	C089	PROPERTY DAMAGE CLARIFICATION CLAUSE	
3	C092	UNVALUED POLICY CLAUSE	
4	C091	RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	
5	ETC	EXCLUSION OF TERRORISM COVER	
R	C090	ARRAFAOR EXCLUSION CLAUSE	

Total Peril/Clause Premium : RM 0.00

Warranty Details

No.	Code	Description	Rate(%)	Premium(RM)	Applicable To Location(s)/Item(s)
1	W026	PREMIUM WARRANTY	0.000000	0.00	SELECT
2	W001	RESTRICTION OF MERCHANDISE WARRANTY	0.000000	0.00	

Total Warranty Premium : RM 0.00

Mortgagor Details

Mortgagor Description	Mortgagor Type	Applicable To Location(s)/Item(s)
-----------------------	----------------	-----------------------------------

0 Record(s)

Premium Details

Sum Insured	RM 120,000.00
Basic Premium	RM 185.60
Peril Premium	RM 0.00
Warranty Premium	RM 0.00
Annual Premium	RM 185.60
Gross Premium	RM 185.60
Service Tax	RM 0.00
Stamp Duty	RM 10.00
Net Premium Payable	RM 195.60
Commission	RM 27.84
Premium After Commission	RM 167.76

Print

Clause Narration	<input type="radio"/> Yes <input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes <input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes <input checked="" type="radio"/> No

IT IS HEREBY DECLARED AND AGREED THAT A
NOMENCLATURE ITEM (E) UNDER
SECTION III(A) OF THE
HOUSEOWNER/HOUSEHOLDER POLICY IS

Pre ePayment

Save Print Next Cancel

User Interface

Field	Mandatory (Y/N)	Description
Previous Policy No.	Y	User can select the Previous policy applicable for the selected Client by clicking the Search Icon.

		<p>On clicking the search icon, displays the previous policy popup window listing all the previous policies of the selected Client matching New IC No /Old IC No/Business Reg No. Allows the user to select a valid Previous Policy of the Client.</p> <p>If the Previous Policy Expiry Date is more than 6 months from the current date, policy cannot be selected for Renewal.</p> <p>If the Policy lapsed more than 14 days, message will be displayed and on click 'OK' proceeds to New Business screen and on 'CANCEL' remains in the same screen and User can select another Policy.</p> <p>After selecting a valid Previous Policy, the Renewal details will be populated in the Screen and is editable by the User.</p>
Account Code	Y	Account code of the logged in User will be displayed.
Master Policy No.	N	<p>User can select the Master Policy applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching with agent id of selected Client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy is selected.</p>
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	<p>If Previous Policy is Expired already, Issued Date will be displayed in Inception Date and if Previous Policy Expiry is a future date, one day more than Previous Policy Expiry will be displayed in Inception Date Field. This is editable by the User.</p> <p>The date entered must be greater than or equal to the issued date and lesser than the expiry date.</p> <p>The Inception Date should be equal to or should be 6 months within the Issued Date.</p> <p>When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>Expiry Date should be greater than 2 days from the Inception Date.</p> <p>If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date.</p> <p>Editable by the user.</p> <p>Expiry Date should be greater than the Inception Date.</p> <p>Expiry Date should not be more than 2 Years from the Inception Date.</p> <p>When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry date</p>
Wall	Y	<p>User can select an entry from the list available in dropdown.</p> <p>Based on the Construction class of Wall selected, Roof, Floor and Nature of the Building are enabled and listed in dropdown respectively.</p>
Roof	Y	Roof will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
Floor	Y	Floor will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
Nature of Building	Y	Nature of Building will be loaded based on the selected Construction class of the Wall. User can select an entry from the list available in dropdown.
PIAM Code	Y	Search the PIAM Code, the search will be based on Occupation selected in Insured detail screen.
Situation Of Risk	Y	User Entry.
Tariff Description	N	Tariff Description of the selected PIAM Code in the PIAM search.
Rate %	N	Rate (%) of the selected PIAM Code in the PIAM search.
Construction Code	Y	Based on the Wall selected, Construction Code will be auto displayed and it is non-editable.
Year Constructed	N	User Entry.
Construction	N	Based on the Wall and Roof selected, Construction Description will be

Description		displayed.
No. Of Storey	Y	User Entry.
Interest Details		
No.	Y	Interest sequence number
Interest Code	Y	Interest code can be selected from the list by clicking the search button.
Interest Description	Y	Interest Description is displayed based on the Interest Code selected.
Sum Insured (RM)	Y	User Entry, Should be greater than 0.00. Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover
Rate (%)	Y	Rate (%) is defaulted as selected PIAM Code rate percentage. User Entry, Should be greater than 0.000000
Premium (RM)	Y	User Entry, Should be greater than 0.00. Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover
Add Interest	N	Add a new row in the Interest Details Grid
Remove Interest	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Add	N	To add Insured Details to the Location Grid
Remove	N	User can select one or more entries in the Location Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Location Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to the Location Grid.
Location Details		
Total Sum Insured (RM)	N	The Total of the Sum Insured of all the Location Details added. Not Editable.
Total Premium (RM)	N	The Total of the Premium of all the Location Details added. Not Editable

Peril/Clause/Warranty and Mortgagee Details

- Default Clauses/Warranties applicable for the class and Clauses/Warranty of Master policy (if available) and Clauses/Warranties of selected PIAM Code in schedule details screen will be displayed in Grid by default.
- Default Clauses cannot be removed.
- User can add a Peril/Clause/Warranty by clicking on 'Add' button. Search Icon will be displayed and on click of Search, Clause popup will be displayed as above.
- User can select any Clause and the selected Clause will be added to the Grid.
- 'SELECT' link will be displayed in 'Applicable to Items' column. User can click on select and add the Insured Items (added in Interest Details screen) to which the selected Clause is applicable.
- On clicking 'OK', the item nos. selected will be displayed in Applicable to Item column. Click on 'Cancel' to cancel the selection. If Applicable to Items column is not selected, then the Clause is 'Applicable to all' Insured Items.

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of Premium of all the added location is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Peril Premium will be displayed (if available).The value displayed will not be editable
Warranty	N	The Total of the Warranty Premium will be displayed (if available).The value displayed

Premium		will not be editable
Annual Premium	Y	The Premium of all the Interest added considering the POC for 1 year is displayed.
Gross Premium	N	<p>Gross Premium = Basic Premium + Peril Premium (if applicable) +Warranty Premium (if applicable)</p> <p>The Gross Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed.</p> <p>The value displayed will not be editable.</p>
Service Tax	N	<p>This option will be auto checked for a Business Contact Type. However, this can be unchecked.</p> <p>For Individual/Others, this option will be unchecked by default.</p> <p>When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.</p>
Stamp Duty	N	<p>The value as maintained will be displayed and will not be editable.</p> <p>For a Policy taken under a Master Policy, the Stamp Duty will display 0.00</p>
Net Premium Payable	N	<p>The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable).</p> <p>The value displayed will not be editable.</p>
Commission	N	<p>The Commission amount will be equal to the Commission % applied on the Gross Premium.</p> <p>The value displayed will not be editable.</p>
Premium After Commission	N	<p>The value displayed will be equal to Net Premium Payable - Commission Amount.</p> <p>The value displayed will not be editable.</p>
Memorandum	N	<p>User Entry.</p> <p>The text entered will be displayed in Checklist and Schedule Print.</p>
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Checklist	N	On clicking 'Yes', Checklist will be printed along with Schedule Print.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print.
ePayment	N	<p>For ePayment.</p> <p>Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the covernote is not a Refer Case)</p> <p>If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."</p>
Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	<p>On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed.</p> <p>On click 'OK' in message, Check list PDF will be opened in a new window.</p> <p>'Back' will be disabled after 'Save'.</p>
Print	N	On clicking, the details will be saved to Database and "Covernote saved successfully. CoverNote No < Covernote No > generated ' message will be displayed and Covernote

		Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking the ePayment check box and clicking 'Next' would proceed to the ePayment screen. After 'PRINT' is clicked and if covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

Renewal Details **Insured Details** ePayment Receipt

Insured's Details

Contact Type	* INDIVIDUAL	Address	* NO.3, JALAN PUTRA 1/13, BANDAR PUTRA, 85000 SEGAMAT, JOHOR
New IC No.	* 491118015152 (yymmddaaabbcc)	Post Code	* 85000 SEGAMAT
Old IC No./Passport No.		State / Country	JOHOR
Business Reg No.		Tel No.(House)	
Salutation	-PLEASE SELECT-	Tel No.(Office)	
Name	* WON SEE MOY	Fax No.(House)	
Nationality	* MALAYSIAN	Fax No.(Office)	
Race	-PLEASE SELECT-	Mobile No.	
DOB	* 18-11-1949 (dd-mm-yyyy)	Email	
Trade/Occupation	* 40 DWELLING		Back
Occupation Desc.			
Gender	* FEMALE		
Marital Status	* MARRIED		

User Interface		
Field	Mandatory (Y/N)	Description
Contact Type	Y	Displays the Contact type of the insured when the client is selected through Previous Policy Loaded.
New IC No	Y	The unique 12-digit number having the date of birth and gender. Mandatory for contact type 'Individual'. Duplicate values will not be allowed and Date of birth and Gender will be

		auto-displayed on entering the New IC No.
Old IC No / Passport No	N	Mandatory for contact type 'Others'.
Business Reg. No	Y	Mandatory for contact type 'Business'.
Salutation	N	Salutation of the Client. User can select from the listed values in dropdown.
Name	Y	Name of the Client.
Nationality	N	User can select from the listed values.
Race	N	User can select from the listed values.
DOB	Y	DOB will be auto-displayed if New IC was entered and will not be editable. For contact type others, User can enter the date or select by clicking the Calendar control.
Trade/Occupation	Y	User can select only "40 DWELLING" occupation from the list available in dropdown.
Occupation Desc	N	On clicking the search icon 'Occupation popup' is displayed and User can select the Occupation Description.
Gender	Y	User selection. Gender will be auto displayed if New IC is entered. For contact type 'Business', 'Company' will be displayed as Gender and is not editable.
Marital Status	Y	User selection. Marital Status will be auto displayed if New IC is entered. For contact type 'Business', 'Company' will be displayed as Marital Status and is not editable.
Address	Y	User Entry.
Post Code	Y	User Entry. Based in the Post Code entered, postcode description will be auto displayed.
State/Country	N	Auto Fills when post code is entered
Tel No (House)	N	User Entry.
Tel No (Office)	N	User Entry.
Fax No (House)	N	User Entry.
Fax No (Office)	N	User Entry.
Mobile No.	N	User Entry.
Email	N	User Entry.

Back	N	On clicking, Back to Renewal Details' screen.
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HOUSE OWNER/HOUSE HOLDER-E-PAYMENT TAB

The screenshot shows the ePayment tab of a renewal details screen. At the top, there are tabs for Renewal Details, Insured Details, ePayment (which is selected), and Receipt. The ePayment section contains fields for Card Type (VISA), Expiry (04/2012), Credit Card No. (4444444444444444), Card Holder Name (SF), and CVV (***). Below these are buttons for Back, Pay Now, and Reset. To the right, under 'ePayment Status', detailed transaction information is listed:

Issued Date	20-04-2012
K-Cover Reference No.	43032
Insured	BHARATHI
Period of Cover	01-06-2012 - 31-05-2013
Premium	RM 362.50
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38222
Bank Transaction No.	ALBTRNEAK38222
Cover Note No.	JGB0015292
Submission No.	K0049833

At the bottom are two buttons: Print This Page and Print Cover Note. The browser's zoom level is set to 105%.

User Interface		
Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Credit Card No.	Y	User should enter Credit Card number.
Card Holder Name	Y	User should enter Card Holder Name.
CVV	Y	User should enter the Card Verification Value Code. (CVV)
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Reset	N	To reset to the initial values
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

HOUSE OWNER/HOUSE HOLDER–RECEIPT TAB

Renewal Details **Insured Details** **ePayment** **Receipt**

Receipt

Payment Mode	* <input type="button" value="PLEASE SELECT"/>			
Cheque / Credit Card No.	<input type="text"/>			
Cheque Date	<input type="text"/> <input type="button" value="Calender"/>			
Card Holder Name	<input type="text"/>			
Amount Paid	* RM <input type="text"/>			
<input type="button" value="Add"/> <input type="button" value="Remove"/>				
Select	Payment Mode	Cheque/Credit Card No.	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/> E-PAYMENT		4444444444444444		362.50

1 Record(s)

Total : RM

105%

User Interface

Field	Mandatory (Y/N)	Description
Payment Mode	Y	User can select the Payment Mode by clicking the dropdown button. Following options are available. 10. CASH 11. CHEQUE 12. CREDIT CARD
Cheque / Credit card No.	N	If the payment mode selected is Cheque, User should enter Cheque No. If the payment mode selected is Credit Card, User should enter Credit Card No.
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	Y	To add the information fields entered above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window

Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.
--------	---	--

1.1.4.11 Non Motor - Medical

1.1.4.11.1 Medical - SKHPPA (FWHS) DECLARATION

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

SKHPPA (FWHS) DECLARATION-RENEWAL TAB

Schedule Details Insured Details

Previous Policy No.	PA-M-11-H-000019	Account Code	* 243400-00
Master Policy No.		Inception Date	01-07-2012
Issued Date	* 23-04-2012	Expiry Date	30-06-2013

Employee Details

Plan Type	* FWHS-E1
Employee Name	* SAMPLE
Employee Occupation	* MANUFACTURE / PEMBUATAN
Gender	* MALE
Marital status	--PLEASE SELECT--
Passport No.	* 1
Nationality	* INDONESIA
Employee Date of Birth	* 19-01-1982
Insured status	* N-NEW BUSINESS

Period of Insurance

From : 01-07-2012	To: 30-06-2013
-------------------	----------------

Update **Remove**

Worker's List Details

<input checked="" type="checkbox"/>	Item No.	Plan*	Employee Name *	POI From *	POI To *	Occupation *	Gender *	Marital *
<input checked="" type="checkbox"/>	1	FWHS-E1	SAMPLE	01-07-2012	30-06-2013		MALE	

1 Record(s)

Premium Details

Gross Premium	RM 105.00
Service Tax	<input checked="" type="checkbox"/> RM 6.30 6.00 %
TPCA Fee	RM 15.90
Stamp Duty	RM 10.00
Net Premium Payable	RM 137.20
Commission	RM 10.50 10.00 %
Premium After Commission	RM 126.70
Pre ePayment	<input type="checkbox"/>

Save **Print** **Next** **Cancel**

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy No.	N	User can select the Previous Policy No. applicable for the selected Client by clicking the Search Icon. Previous Policy popup will be opened and Previous Policies matching with agent id of selected Client will be displayed and user can select the Previous Policy from the options available.
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master Policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching with agent id of selected Client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy is selected.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	N	Specify Inception Date for Master Policy.
Expiry Date	N	Specify Expiry Date for Master Policy.

Employee Details

User Interface		
Field	Mandatory (Y/N)	Description
Plan Type	Y	User can select an entry from the list available in dropdown. Plan FWHS – E1 is selected as by default.
Employee Name	Y	This control is not editable for Renewal Medical SKHPPA (FWHS).
Period of Insurance	Y	Period of Insurance (POI) is displayed depending upon the 'Current Permit Expiry Date' keyed based on the following criteria. <ul style="list-style-type: none"> Criteria 1: If permit expiry date is before cutoff date (31-Mar-2011), system generates 1-year POC starting from next day of permit expiry date. If policy is pro-rated due to back-dating not allowed, POC starts from issue date until next permit expiry date. Criteria 2: If permit expiry date is 1 April 2011 onward, system generates pro-rated POC starting from system date (issue date) until permit expiry date. Criteria 3: If permit expiry date is 'NULL', system generate an individual policy each, with 1-year POC starting from system date (issue date).
Employee Occupation	Y	Select Occupation from the drop down list. The list will be based on Occupation selected in Insured detail screen.
Gender	Y	Select Gender from the drop down list.
Marital Status	N	Select Marital Status from the drop down list.
Passport No.	Y	Keys in Passport No., Prompts an alert message when there exists: <ul style="list-style-type: none"> An active cover note with the same Passport No. A row in the grid with the same Passport No.
Nationality	Y	Select Nationality from the drop down list.

Employee Date of Birth	Y	Keys in Employee's Date of Birth.
Insured Status	Y	Select Insured Status from the drop down list.
Work Permit No.	N	User Entry.
Current Permit Effective Date	N	Keys in Current Work Permit Effective Date, if available.
Current Permit Expiry Date	N	Keys in Current Permit Expiry Date, if available.
Premium	Y	<p>Displays the Premium,</p> <ul style="list-style-type: none"> • If POI is 1 year, displays Premium as RM. 105. • If POI is not equal to 1 year, it is calculated on prorate basis. <p>This control is not editable.</p>
TPCA fee	Y	<p>Displays the TPCA fee,</p> <ul style="list-style-type: none"> • If POI is 1 year, displays TPCA fee as RM. 15. • If POI is not equal to 1 year, it is calculated on prorate basis. <p>This control is not editable.</p>
Remove	N	On clicking 'Remove' button, the selected row will be deleted from the Worker's List Details Grid.
Update	N	On clicking 'Update' button, the selected row will be updated in Worker's List Details Grid.

Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be enable or auto checked for a Business Contact Type with Premium paid by 'Employer' only. For Individual/Others, this option will be disabled. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
TPCA Fee	N	The TPCA Fee displayed and it will not be editable. If service Tax checked, TPCA Fee = [Service Tax % * TPCA Fee] + TPCA Fee
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) +TPCA Fee + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Rebate	N	If it is Corporate Agent, Rebate = Rebate % * Gross Premium.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount.

		The value displayed will not be editable.
--	--	---

User Interface

Field	Mandatory (Y/N)	Description
ePayment	N	This control disabled for Medical SKHPPA (FWHS).
Back	N	On clicking, proceeds to 'Schedule Details' Screen.
Save	N	On clicking 'Save' button, it will Saves the Covernote and generates the Reference No. as per the following criteria. <ul style="list-style-type: none"> If Permit Expiry Date is keyed and POI is same for all the workers, only one Reference No. is generated. If Permit Expiry Date is keyed and POI is different for the workers, different Reference No's are generated for workers with same POI. If Permit Expiry Date NOT is keyed, different Reference No's are generated for each worker.
Print	N	On clicking 'Print' button, it will generate Covernote No. /Reference No. and prints the 'Schedule Print'. <ul style="list-style-type: none"> If Current Permit Expiry Date is keyed and POI is same for all the workers, only one Reference No. / Covernote No. is generated. If Current Permit Expiry Date is keyed and POI is different for the workers, different Reference No. / Covernote No. are generated for workers with same POI. If Current Permit Expiry Date is not keyed, different Reference No. / Covernote No. is generated for each worker.
Next	N	This control disabled for Medical SKHPPA (FWHS).
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.1.4.11.2 Medical - SKHPPA (FWHS) MASTER POLICY

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

SKHPPA (FWHS) MASTER POLICY-SCHEDULE TAB

Schedule Details Insured Details

Previous Master Policy	A-M-11-H-000299	Account Code	* B21400-00
Issued Date	* 23-04-2012	Inception Date	21-06-2012
		Expiry Date	20-06-2013
Premium Details Gross Premium RM 0.0 Rebate RM 0.0 [0.0] % Service Tax RM 0.0 [0.0] % TPCA Fee RM 0.0 Stamp Duty RM 10.00 Net Premium Payable RM 10.00			
<input type="button" value="Print"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>			

Done

User Interface		
Field	Mandatory (Y/N)	Description
Previous Master Policy No.	N	User can select the Previous Master Policy No. applicable for the selected Client by clicking the Search Icon. Previous Master Policy popup will be opened and Previous Master Policies matching with agent id of selected Client will be displayed and user can select the Previous Master Policy from the options available.
Account Code	Y	Account code of the logged in User will be displayed.

User Interface		
Field	Mandatory (Y/N)	Description
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	N	Specify Inception Date for Master Policy.
Expiry Date	N	Specify Expiry Date for Master Policy.

Premium Details

User Interface		
Field	Mandatory (Y/N)	Description
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be enable or auto checked for a Business Contact Type with Premium paid by 'Employer' only. For Individual/Others, this option will be disabled. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
TPCA Fee	N	If it is Corporate Agent, Rebate Amount reduced from the Gross Premium. The TPCA Fee displayed and it will not be editable. If service Tax checked, TPCA Fee = [Service Tax % * TPCA Fee] + TPCA Fee
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) +TPCA Fee + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	If it is Corporate Agent, Rebate Amount reduced from the Gross Premium. The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Rebate	N	If it is Corporate Agent, Rebate = Rebate % * Gross Premium.

Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount . The value displayed will not be editable.
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User Interface		
Field	Mandatory (Y/N)	Description
Print	N	On clicking 'Print' button, it will generate Covernote No. /Reference No. and prints the 'Schedule Print'. <ul style="list-style-type: none"> • If Current Permit Expiry Date is keyed and POI is same for all the workers, only one Reference No. / Covernote No. is generated. • If Current Permit Expiry Date is keyed and POI is different for the workers, different Reference No. / Covernote No. are generated for workers with same POI. • If Current Permit Expiry Date is not keyed, different Reference No. / Covernote No. is generated for each worker.
Next	N	On clicking 'Next' button, it will proceeds to 'Insured Details' screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

1.1.6 E Endorsement

1.1.6.3 E Endorsement - DPPA/MCPA

E ENDORSEMENT – DPPA/MCPA -COVER NOTE & VEHICLE – DPPA/MCPA TAB

User Interface		
Field	Mandatory (Y/N)	Description
Cover Note Class	Y	Select the Cover Note class from the drop down list.
Cover Note Type	N	Displays the Cover Note Type as Endorsement.
Policy No	N	Click the Search button to invoke the search window and double click the selected record to populate the Policy number to the field. Expired policy is not allowed.
Cover Note No	N	Click the Search button to invoke the search window and double click the selected record to populate the Cover Note number to the field. If the Cover Note is processed as policy, the policy number is populated.
Policy Issued Date	N	Displays Current Date.
Inception Date	N	Displays Policy Inception Date.
Expiry Date	N	Displays Policy Expiry Date.
Vehicle No.	N	Displays Vehicle Number.
Vehicle Type	N	Displays Vehicle Type.
Make/Model	N	Displays Make of the vehicle.
Model Desc	N	Displays Model description.
No.of Seats	N	Displays Number of Seats available.

Plan /Unit	N	Displays Plan/Unit selected.
Hire Purchase Owner	N	Displays Hire Purchase Owner.
Policy Sum Insured	N	Displays Policy sum insured.
Medical Expenses	N	Displays Medical Expenses.

Cover Note No. * JGB0012941

Policy Issued Date 22-08-2011

Inception Date 22-08-2011

Expiry Date 21-08-2012

Vehicle Details

Vehicle No. NBX1224

Vehicle Type MOTOR CYCLE

Make/Model HC1004

Model Desc. HONDA C1004-MA

No.of Seats 1

Plan /Unit PLAN A

Hire Purchase Owner

Policy Sum Insured RM 5000.00 Per Person

Medical Expenses RM 0.00 Per Person

Basic Premium RM 13.00

Service Tax RM 0.00 % RM 0.00

Stamp Duty RM 10.00

Total Payable RM 23.00

Back Next

Done

Local intranet



100%

User Interface		
Field	Mandatory (Y/N)	Description
Basic Premium	N	Displays Basic Premium.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service Tax Amount based on the Service Tax %.
Stamp Duty	N	Displays Stamp Duty.
Total Payable	N	Displays Total Payable amount.
Back	N	Redirects you to the previous tab: Insured Details.
Next	N	Redirects you to the next tab: ECS.

E ENDORSEMENT – DPPA/MCPA - ECS TAB

Insured Details Cover Note & Vehicle Details **ECS** ePayment Receipt

Select Options * EXTENSION OF PERIOD

Extension of Period

Effective From 22-08-2012

Expiry Date 28-10-2012

Additional Premium RM 5.20

Service Tax 0.00 % RM 0.00

Commission 25.00 % RM 1.30

Total Premium Payable RM 5.20

Pre Epayment before eCN issuance?

Back **Save** **Save/Print Cover Note** **Next** **Cancel**

IT IS HEREBY DECLARED AND AGREED THAT WITH EFFECT FROM 22-08-2012, THE POLICY IS EXTENDED TO EXPIRE ON 28-10-2012. IN CONSIDERATION THEREOF, AN ADDITIONAL PREMIUM OF RM 5.20 IS HEREBY CHARGED TO THE INSURED. SUBJECT ALWAYS TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THIS POLICY.

Local intranet 95%

User Interface

Field	Mandatory (Y/N)	Description
Options	Y	Select Options from the drop down list.
Effective From	Y	Displays policy expiry date + 1.
Expiry Date	Y	Enter the Expiry date.
Additional Premium	N	Displays Additional Premium.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Commission %	N	Closes the amendment page and redirects you to the previous tab: e Endorsement (Non JPJ) with Premium.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amount	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Back	N	Redirects you to the previous tab: Cover Note and Vehicle.
Save	N	Saves the cover note and generates a Reference Number.
Save/Print Cover Note	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Redirects you to the next tab: e Payment (if you've selected 'Pre ePayment before eCN issuance' check box). Redirects you to the next tab: Receipt (if you've Printed the cover note).

Cancel	N	Closes the page.
Endorsement Narration Text	N	Displays the Endorsement Narration Text.

Insured Details Cover Note & Vehicle Details **ECS** ePayment Receipt

Select Options * INCLUDE ADDITIONAL PASSENGER

Include Additional Passenger

Effective From * 24-10-2011

No. of Passenger * 5

Additional Premium RM 1140.00

Service Tax RM 0.00 % RM 0.00

Commission 25.00 % RM 285.00

Total Premium Payable RM 1140.00

Pre Epayment before eCN issuance?

Back Save Save/Print Cover Note **Next** Cancel

IT IS HEREBY DECLARED AND AGREED THAT WITH EFFECT FROM 24-10-2011, 5 ADDITIONAL PASSENGER IS INCORPORATED. IN CONSIDERATION THEREOF, AN ADDITIONAL PREMIUM OF RM 1140.00 IS HEREBY CHARGED TO THE INSURED. SUBJECT ALWAYS TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THIS POLICY.

Done Local intranet 95%

User Interface		
Field	Mandatory (Y/N)	Description
Effective From	Y	Displays Current date and allows you to change.
No. of Passengers	Y	Enter the number of passengers.
Additional Premium	N	Displays the Additional Premium.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amount	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Back	N	Redirects you to the previous tab: Cover Note and Vehicle.

Save	N	Saves the cover note and generates a Reference Number.
Save/Print Cover Note	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Redirects you to the next tab: e Payment (if you've selected 'Pre ePayment before eCN issuance' check box). Redirects you to the next tab: Receipt (if you've Printed the cover note).
Cancel	N	Closes the page.
Endorsement Narration Text	N	Displays the Endorsement Narration Text.

E Endorsement-DPPA/MCPA

Insured Details Cover Note & Vehicle Details **ECS** ePayment Receipt

Select
Options * **INCLUDE SERVICE TAX**

Include Service Tax

Effective From * 22-08-2011

Service Tax 6.00 % RM 0.78

Total Premium Payable RM 0.78

Pre Epayment before eCN issuance?

Back **Save** **Save/Print Cover Note** **Next** **Cancel**

IT IS HEREBY DECLARED AND AGREED THAT WITH EFFECT FROM 22-08-2011, THIS POLICY IS SUBJECT TO 6.00 % SERVICE TAX AND THE AMOUNT OF RM 0.78 IS CHARGED TO THE INSURED.
SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THE POLICY.

Local intranet | 100% |

User Interface		
Field	Mandatory (Y/N)	Description
Effective From	Y	Displays Current date and allows you to change.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Total Premium Payable	N	Displays the Premium Payable.
Back	N	Redirects you to the previous tab: Cover Note and Vehicle.
Save	N	Saves the cover note and generates a Reference Number.
Save/Print Cover Note	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Redirects you to the next tab: e Payment (if you've selected 'Pre ePayment before eCN issuance' check box).

		Redirects you to the next tab: Receipt (if you've Printed the cover note).
Cancel	N	Closes the page.
Endorsement Narration Text	N	Displays the Endorsement Narration Text.

1.1.6.4 PERFECT RIDER

PERFECT RIDER - DPPA/MCPA -COVER NOTE & VEHICLE TAB

The screenshot shows a software application window titled "Cover Note". It contains two main sections: "Cover Note" and "Vehicle Details".

- Cover Note:**
 - Cover Note Type: ENDORSEMENT
 - Policy No.: JGB0014357
 - Cover Note No.: JGB0014357
 - Policy Issued Date: 19-10-2011
 - Inception Date: 19-10-2011
 - Expiry Date: 18-10-2012
- Vehicle Details:**
 - Vehicle No.: CAR123
 - Vehicle Type: PRIVATE CAR
 - Make/Model: HAC22
 - Model Desc.: HONDA ACCORD
 - No. of Seats: 5
 - Plan /Unit: PLAN B
 - Hire Purchase Owner: (empty)
 - Policy Sum Insured: RM 50000.00 Per Person
 - Medical Expenses: RM 0.00 Per Person
 - Basic Premium: RM 230.00
 - Service Tax: RM 0.00 % RM 0.00
 - Stamp Duty: RM 10.00
 - Total Payable: RM 240.00

At the bottom are buttons for **Back**, **Next**, and **Done**. The status bar shows "Local intranet" and "95%".

User Interface		
Field	Mandatory (Y/N)	Description
Cover Note Type	Y	Displays the Cover Note Type as Endorsement .
Policy No	N	Click the Search button to invoke the search window and double click the selected record to populate the Policy number to the field. Expired policy is not allowed.
Cover Note No	N	Click the Search button to invoke the search window and double click the selected records to populate the Cover Note number to the field. If the Cover Note is processed as policy, the policy number is populated.
Policy Issued Date	N	Displays the Current Date.
Inception Date	Y	Displays Policy Inception Date.
Expiry Date	Y	Displays Policy Expiry Date.
Vehicle No.	N	Displays Vehicle Number.
Vehicle Type	N	Displays Vehicle Type.
Make/Model	N	Displays the Make.
Model Desc	N	Displays Model description.
No. of Seats	N	Displays Number of Seats available.
Plan /Unit	N	Displays Plan/Unit selected.

Hire Purchase Owner	N	Displays Hire Purchase Owner.
Policy Sum Insured	N	Displays Policy sum insured.
Medical Expenses	N	Displays the Medical Expenses.
Basic Premium	N	Displays the Basic Premium.
Service Tax %	N	Displays Service tax % (if available in the previous policy / cover note).
Service Tax Amount	N	Displays the Service Tax Amount based on the Service Tax %.
Stamp Duty	N	Displays Stamp Duty.
Total Payable	N	Displays the total payable amount for the insured.
Back	N	Redirects you to the previous tab: Insured Details.
Next	N	Redirects you to the next tab: ECS.

PERFECT RIDER – ECS TAB

IT IS HEREBY DECLARED AND AGREED THAT WITH EFFECT FROM 19-10-2012, THE POLICY IS EXTENDED TO EXPIRE ON 27-10-2012.
IN CONSIDERATION THEREOF, AN ADDITIONAL PREMIUM OF RM 23.00 IS HEREBY CHARGED TO THE INSURED.
SUBJECT ALWAYS TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THIS POLICY.

User Interface		
Field	Mandatory (Y/N)	Description
Options	Y	Select Options from the drop down list.
Effective From	Y	Displays policy expiry date + 1.
Expiry Date	Y	Enter Expiry date or select Date from Calendar Icon.
Additional Premium	N	Displays Additional Premium.
Service Tax %	N	Displays amount if Contact Type is 'Business' but allows you to select or unselect the check box, as per the need.
Service Tax Amount	N	Displays amount based on the service tax %.
Commission %	N	Displays Commission %.
Commission	N	Displays Commission Amount based on Commission % of Additional Premium.

Amount		
Total Premium Payable	N	Displays the Premium Payable.
Back	N	Redirects you to the previous tab: Covernote and Vehicle.
Save	N	Saves and Prints the Endorsement Cover Note.
Save/Print Cover Note	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Displays the ePayment tab (the button is enabled only if the Pre ePayment before eCN issuance is checked).
Cancel	N	Closes the page.
Endorsement Narration Text	N	Displays the Endorsement Narration Text.

1.1.6.5 E Endorsement – Auto Shield Insurance

AUTO SHIELD INSURANCE-COVER NOTE AND VEHICLE TAB

User Interface

Field	Mandatory (Y/N)	Description
Cover Note Type	Y	Displays the Cover Note Type as Endorsement.
Policy No	N	Click the Search button to invoke the search window and double click the selected record to populate the Policy number to the field. Expired policy is not allowed.
Cover Note No	N	Click the Search button to invoke the search window and double click the

		selected records to populate the Cover Note number to the field. If the Cover Note is processed as policy, the policy number is populated.
Motor Cover Note No	N	Displays cover note number converted from New Business (motor).
Policy Issued Date	N	Displays the Current Date.
Inception Date	Y	Displays Policy Inception Date.
Expiry Date	Y	Displays Policy Expiry Date.
Vehicle No.	N	Displays Vehicle Number.
Vehicle Type	N	Displays Vehicle Type.
Make/Model	N	Displays the Make.
Model Desc	N	Displays Model description.
No.of Seats	N	Displays Number of Seats available.
Plan /Unit	N	Displays Plan/Unit selected.
Hire Purchase Owner	N	Displays Hire Purchase Owner.
Policy Sum Insured	N	Displays Policy sum insured.
Basic Premium A	N	Displays Basic Premium A Amount.

Cover Note No. * JGB0014351

Motor Cover Note No. JVB0006012

Policy Issued Date 19-10-2011

Inception Date 19-10-2011

Expiry Date 18-10-2012

Vehicle Details

Vehicle No.	TY5656	
Vehicle Type	PRIVATE CAR	
Make/Model	ADA422	
Model Desc.	AUDI A4	
No.of Seats	6	
Plan /Unit	PLAN A	
Hire Purchase Owner		
Policy Sum Insured	RM 20000.00	Per Person
Basic Premium A	RM 87.00	
Basic Premium B	RM 0.00	
Service Tax	<input checked="" type="checkbox"/> 6.00 % RM 5.22	
Stamp Duty	RM 10.00	
Total Payable	RM 102.22	

Back Next

Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Basic Premium B	N	Displays Basic Premium B Amount.
Service Tax %	N	Displays Service tax % (if available in the previous policy / cover note).
Service Tax Amount	N	Displays the Service Tax Amount based on the Service Tax %.
Stamp Duty	N	Displays Stamp Duty.

Total Payable	N	Displays the total payable amount for the insured .
Back	N	Redirects you to the previous tab: Insured Details.
Next	N	Redirects you to the next tab: ECS.

AUTO SHIELD INSURANCE-ECS TAB

E Endorsement - AutoShield Insurance

Insured Details Cover Note & Vehicle Details **ECS** ePayment Receipt

Select
Options * EXTENSION OF PERIOD

Extension of Period

Effective From	19-10-2012
Expiry Date	* 06-11-2012 
Additional Premium	* RM 17.40
Service Tax	<input type="checkbox"/> 0.00 % RM 0.00
Commission	25.00 % RM 4.35
Total Premium Payable	RM 17.40

Pre Epayment before eCN issuance?

Back **Save** **Save/Print Cover Note** **Next** **Cancel**

IT IS HEREBY DECLARED AND AGREED THAT WITH EFFECT FROM 19-10-2012, THE POLICY IS EXTENDED TO EXPIRE ON 06-11-2012.
IN CONSIDERATION THEREOF, AN ADDITIONAL PREMIUM OF RM 17.40 IS HEREBY CHARGED TO THE INSURED.
SUBJECT ALWAYS TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THIS POLICY.

Local intranet 100% 

User Interface		
Field	Mandatory (Y/N)	Description
Options	Y	Select Options from the drop down list.
Effective From	Y	Displays policy expiry date + 1.
Expiry Date	Y	Enter Expiry date or select Date from Calendar Icon.
Additional Premium	N	Displays Additional Premium.
Service Tax %	N	Displays amount if Contact Type is 'Business' but allows you to select or unselect the check box, as per the need.
Service Tax Amount	N	Displays amount based on the service tax %.
Commission %	N	Displays Commission %.
Commission Amount	N	Displays Commission Amount based on Commission % of Additional Premium.
Total Premium Payable	N	Displays the Premium Payable.
Back	N	Redirects you to the previous tab: Covernote and Vehicle.
Save	N	Saves and Prints the Endorsement Cover Note.
Save/Print Cover Note	N	Saves and Prints the Cover Note with Cover note number.

Next	N	Displays the ePayment tab (the button is enabled only if the Pre ePayment before eCN issuance is checked).
Cancel	N	Closes the page.
Endorsement Narration Text	N	Displays the Endorsement Narration Text.

E Endorsement - AutoShield Insurance

Insured Details Cover Note & Vehicle Details **ECS** ePayment Receipt

Select Options * INCLUDE ADDITIONAL PASSENGER

Include Additional Passenger

Effective From * 24-10-2011

No.of Passenger * 3

Additional Premium RM 27.00

Service Tax 0.00 % RM 0.00

Commission 25.00 % RM 6.75

Total Premium Payable RM 27.00

Pre Epayment before eCN issuance?

Back Save Save/Print Cover Note Next Cancel

IT IS HEREBY DECLARED AND AGREED THAT WITH EFFECT FROM 24-10-2011, 3 ADDITIONAL PASSENGER IS INCORPORATED.
IN CONSIDERATION THEREOF, AN ADDITIONAL PREMIUM OF RM 27.00 IS HEREBY CHARGED TO THE INSURED.
SUBJECT ALWAYS TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THIS POLICY.

Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Effective From	Y	Displays Current date and allows you to change.
No. of Passengers	Y	Enter the number of passengers.
Additional Premium	N	Displays the Additional Premium.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Total Premium Payable	N	Displays the Premium Payable.
Back	N	Redirects you to the previous tab: Cover Note and Vehicle.
Save	N	Saves the cover note and generates a Reference Number.
Save/Print Cover Note	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Redirects you to the next tab: e P ayment (if you've selected 'Pre ePayment before eCN issuance' check box). Redirects you to the next tab: Receipt (if you've Printed the cover note).

Cancel	N	Closes the page.
Endorsement Narration Text	N	Displays the Endorsement Narration Text.

E Endorsement - AutoShield Insurance

Insured Details Cover Note & Vehicle Details **ECS** ePayment Receipt

Select Options * INCLUDE SERVICE TAX

Include Service Tax

Effective From * 19-10-2011

Service Tax 6.00 % RM 5.22

Total Premium Payable RM 5.22

Pre Epayment before eCN issuance?

Back **Save** **Save/Print Cover Note** **Next** **Cancel**

IT IS HEREBY DECLARED AND AGREED THAT WITH EFFECT FROM 19-10-2011, THIS POLICY IS SUBJECT TO 6.00 % SERVICE TAX AND THE AMOUNT OF RM 5.22 IS CHARGED TO THE INSURED. SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THE POLICY.

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User Interface		
Field	Mandatory (Y/N)	Description
Effective From	Y	Displays Current date and allows you to change.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Total Premium Payable	N	Displays the Premium Payable.
Back	N	Redirects you to the previous tab: Cover Note and Vehicle.
Save	N	Saves the cover note and generates a Reference Number.
Save/Print Cover Note	N	Saves and Prints the Cover Note with Cover note number.
Next	N	Redirects you to the next tab: e Payment (if you've selected 'Pre ePayment before eCN issuance' check box). Redirects you to the next tab: Receipt (if you've Printed the cover note).
Cancel	N	Closes the page.
Endorsement Narration Text	N	Displays the Endorsement Narration Text.

1.1.10

Quotation

1.1.10.1 Quotation-New Business

1.1.10.1.1 QUOTATION– DPPA/MCPA

QUOTATION– DPPA/MCPA TAB

User Interface		
Field	Mandatory (Y/N)	Description
Cover Note Class	Y	Select the Cover Note class from the drop down list.
Quotation Type	Y	Select the Quotation Type from the drop down list.
Previous Policy No.	N	Click the Search icon to open the Search Window and double click the selected row to populate the value to the field. Search icon is enabled only for 'Renewal' quotations.
Issue Date	N	Displays the Current Date.
Inception Date	Y	Displays the current date and allows you to change. Entered date should be not be more than 6 months from the Issued date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).

Cover Note Class	* MOTOR CYCLIST PERSONAL ACCIDENT		
Quotation Type	NEW		
Previous Policy No.			
Issue Date	* 19-10-2011		
Inception Date	* 19-10-2011 		
Expiry Date	* 18-10-2012 		
Vehicle Details			
Vehicle No.	* 23233	Annual Premium	RM 0.00
Vehicle Type	* MOTOR CYCLE	Basic Premium	RM 0.00
Make	* ABABMKII 	Gross Premium	RM 0.00
Model Desc.	* AMBASSADOR MKII	Service Tax	<input checked="" type="checkbox"/> 6.00 % RM 0.00
No. of Seats	* 1	Commission	0 % RM 0.00
Plan / Unit	* PLAN A	Stamp Duty	RM 0.00
Hire Purchase Owner	PHILEOALLIED BANK (MAL) 	Total Payable	RM 0.00
Policy Sum Insured	RM 0.00	Per Person	
Medical Expenses	RM 0.00	Per Person	
<input type="button" value="Back"/> <input type="button" value="Save / Print Quotation"/> <input type="button" value="Convert to Cover Note"/> <input type="button" value="Convert To Workmen"/> <input type="button" value="Cancel"/>			

100% 

User Interface		
Field	Mandatory (Y/N)	Description
Vehicle No.	Y	Enter the registration number of the vehicle
Vehicle Type	Y	Select the Vehicle Type from the drop down list.
Make	Y	Click the Search button to search the Make of the vehicle. Double click the selected record, to populate the Make value in the Vehicle Tab. This field is non-editable.
Model Desc.	Y	Displayed based on the selected Make of the vehicle but allows you to change.
No. of Seats	Y	Displayed based on the Model selected for the cover note but allows you to change.
Plan / Unit	Y	Select the Plan/Unit from the drop-down list.
Hire Purchase Owner	N	Click the Search button to search the Hire purchase of the vehicle. Double click the selected record, to populate the Hire purchase in the Vehicle Tab.
Policy Sum Insured	N	Displays Policy sum insured based on the selected Plan/Unit.
Medical Expenses	N	Displays the medical expenses based on the selected Plan/Unit.
Annual Premium	N	Displays the Premium for a year.
Basic Premium	N	Displays the Basic Premium.
Gross Premium	N	Displays the Gross Premium.
Service Tax %	N	Displays the Service tax based on the Contact Type.
Service Tax Amount	N	Displays the Service Tax Amount.

Commission %	N	Displays Agents Commission %.
Commission Amount	N	Displays Commission Amount.
Stamp Duty	N	Displays the Stamp Duty.
Total Payable	N	Displays the total payable amount for the insured .
Back	N	Redirects you to the previous tab: Insured Details.
Save/Print Quotation	N	Saves and Prints the Quotation with a quotation number.
Convert to Cover note	N	Converts the Quotation into ePolicy Cover note. System displays New Business: Dppa/Mcpa page.
Convert to Workmen	N	Converts DPPA Quotation into Workmen Quotation. System displays Quotation for Workmen.
Cancel	N	Closes the page.

1.1.9.1.2 QUOTATION- EMPLOYER LIABILITY

The screenshot shows the 'Insured Details' tab selected. The client name is set to 'BAGAN ANAK BAGAU'. The account code is '243400-00'. The 'Insured's Details' section contains various input fields for personal information, including contact type (set to 'INDIVIDUAL'), address ('1001 MAIN ROAD'), post code ('81800 ULU TIRAM'), and email. Other fields include New IC No., Old IC No./Passport No., Business Reg No., Salutation, Name ('BAGAN ANAK BAGAU'), Nationality ('MALAYSIAN'), Race, DOB ('15-02-1979'), Trade/Occupation, Occupation Desc., Gender ('MALE'), and Marital Status ('SINGLE'). A 'Next' button is located at the bottom right of the form.

User Interface

Field	Mandatory (Y/N)	Description
Client Name	Y	User can select the Client already registered by clicking the Search icon. Client search popup will be opened on clicking, and user can search for the client. The selected Client's details will be populated in the corresponding fields in the screen. User can search for a Client or can proceed creating a new Client by entering the Details in the screen.
Account Code	Y	Account code of the logged in User will be displayed.
Contact Type	Y	Select the one among the below Contact Type from the drop down list. 1. Individual

		2. Business 3. Others
New IC No	N	It's a Unique 12-Digit number for all Malaysian Nationals which has information like Date of Birth and Gender embedded into it. This field is MANDATORY for Contact Type ' Individual '. On entering the New IC No., Date of Birth and Gender fields are loaded automatically.
Business Reg. No	N	User should enter the Business Reg. No. This field is MANDATORY for Contact Type ' Business '.
Old IC No/Passport No	N	User should enter the Old IC Number or Passport Number. This field is MANDATORY for Contact Type ' Others '.
Salutation	N	Select the relevant Salutation from the Drop Down List.
Name	Y	User Should enter the Name of the Client.
Nationality	Y	If the Contact Type is Individual or New IC. No is entered, the Nationality field becomes disabled and automatically selected as " Malaysian ". If the Contact Type is Others , the Nationality field becomes enabled and becomes mandatory and requests the user to select the Nationality. If the Contact Type is Business , the Nationality field become disabled.
Race	N	Select the Ethnic Origin of the Client from the Drop Down List
Date of Birth	Y	Date of Birth field can select by using calendar. When client search contact type ' Individual ' Date of Birth field loaded automatically.
Trade/Occupation	Y	Select the Occupation from the Drop Down List
Occupation Desc	N	When we select Trade/Occupation column based on Occupation automatically Occupation Desc loaded.
Gender	Y	Select the Gender from the Drop Down List. It also displays automatically when New IC No is entered. Displays COMPANY when the Contact Type is BUSINESS .
Marital Status	Y	Select the Marital Status from the Drop Down List. It displays automatically when New IC No is entered. Based on Client search when Contact Type ' Individual ' Marital Status column will be loaded based on New IC Number. Displays COMPANY when the Contact Type is BUSINESS .
Address	Y	Enter the Client's Address. Four Text boxes are left for the user to enter the Address in which First box is Mandatory
Post Code	Y	Enter the Post Code. Post Code Description and State/Country is filled automatically when Post code is entered. For regions in Malaysia, State will be displayed where as Countries will be displayed when the corresponding code is entered. For example, 00001 code represents Singapore.
State/Country	N	Auto Fills when post code is entered.
Tel No.(House)	N	Enter the House Telephone number, if available.
Tel No.(Office)	N	Enter the Office Telephone number, if available.
Fax No.(House)	N	Enter the House Fax number, if available.
Fax No.(Office)	N	Enter the Office Fax number, if available.
Mobile No	N	Enter the mobile number, if available. The system checks for valid Mobile no by checking the first 3 digits (prefix)
Email	N	Enter the e mail id, if available. The system checks for valid email address by checking the presence of the symbols '&', '.' and texts between them
Next	N	On clicking, proceeds to 'Insured Details' screen.

1.1.9.2.1 QUOTATION- EMPLOYER LIABILITY

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

User Interface

Field	Mandatory (Y/N)	Description
Master Policy No	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Place of Employment	Y	"WITHIN MALAYSIA" will be displayed by default. Editable by the User.

PIAM Trade Code	Y	User can select the Trade Code by clicking the Search Icon. PIAM Trade popup will be opened and the trade codes based on the region of the logged in agent will be displayed.
Employee Description	Y	User Entry.
Estimated Total Earnings (RM)	Y	User Entry.
Rate (%)	Y	The value as maintained according to the Trade Code selected will be displayed by default. Editable by the user.
Premium(RM)	N	The Premium = Estimated Total Earnings * Rate% , by default. Editable by the User. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Earnings and Premium
Add	N	To Add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on Update to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.
Back	N	On clicking 'Back', proceeds to Insured Details Screen.
Next	N	On clicking 'Next', proceeds to Peril/Warranty Screen.

QUOTATION– EMPLOYER LIABILITY –PERIL/CLUASE/WARRANTY TAB

Peril/Clauses/Warranty Tab

No.	Code	Description	Rate(%)	Premium(RM)	Applicable To Item(s)
4	C023	WAR AND CIVIL WAR EXCLUSION CLAUSE	0.000	0.000	
5	C015	LOSS NOTIFICATION CLAUSE (30 DAYS)	0.000	0.000	
6	2C	EMPLOYEES TO EMPLOYEES CLAUSE	0.000	0.000	
7	ETC	EXCLUSION OF TERRORISM COVER	0.000	0.000	

Clause Code Search Dialog:

Clause Code	Description	Rate
C001	COMMON LAW LIABILITY	0.0
C0010	COMMON LAW LIABILITY - RM25,000,000.00	0.0
C002	COMMON LAW LIABILITY	0.0
C006	LOSS NOTIFICATION CLAUSE	0.0
C007	COMMON LAW LIABILITY - RM1,000,000.00	0.0
C013	TEMPORARY OVERSEAS VISITS CLAUSE	0.0
C014	PAYMENT OF ACCOUNT CLAUSE	0.0
C024	INTERNET LIABILITY EXCLUSION CLAUSE	0.0

User Interface		
Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value entered cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	User can select the Trade Code by clicking the Search Icon. PIAM User can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
Next	N	on clicking 'Next', proceeds to Proposal Form Declaration Screen.

QUOTATION- EMPLOYER LIABILITY –PREMIUM TAB

Premium Details

Sum Insured	* RM 10000.00
Basic Premium	RM 1200.00
Annual Premium	* RM 1344.00
Loading	RM 144.00 12.00 %
Gross Premium	RM 1344.00
Service Tax	<input checked="" type="checkbox"/> RM 80.64 6.00 %
Stamp Duty	RM 10.00
Net Premium Payable	RM 1434.64
Commission	RM 349.44 26.00 %
Premium After Commission	RM 1085.20
Memorandum	

[Back](#) [Print](#) [Convert to Cover Note](#) [Cancel](#)

Done

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable.
Basic Premium	N	The Total of the Premium of all the interest added and it will not be editable.
Annual Premium	N	The premium of all the interest added considering the POC for 1 year is displayed and it will not be editable.
Loading	N	Loading = Basic Premium * Loading %. User Entry. Loading amount should be less than or equal to Basic Premium. We can edit the Loading amount also, it will change the Loading % automatically.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. However, when it is checked, the Service Tax Amount will be calculated. Service Tax Amount = Service Tax % * Gross Premium. If it is a Corporate Account, Rebate Amt will be detected from Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display

		0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . It will not be editable. If it is a Corporate Account, Rebate Amt will be deducted from Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium and it will not be editable.
Premium After Commission	N	The value displayed will be equal to Premium Payable - Commission Amount . The value displayed will not be editable.
Memorandum	N	User Entry.
Back	N	On clicking, proceeds to 'Peril/Clause/Warranty' Screen.
Print	N	On clicking, the details will be saved to Database and 'Quotation No generated' message will be displayed. If not a Refer Case, Quotation Print Pdf will be displayed in a new window. If Refer Case, "Quotation No generated" message will be displayed and it would need an approval from pAdmin.
Convert To Covernote	N	On clicking, the details will be saved and 'Cover note saved successfully'. If Reference case mode < Ref No >generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

1.1.10.2.2 QUOTATION- WORKMEN COMPENSATION SCHEME

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

WORKMEN COMPENSATION SCHEME –SCHEDULE TAB

The screenshot shows the 'WORKMEN COMPENSATION SCHEME –SCHEDULE TAB' interface. The form contains the following fields:

- Master Policy No.**: Text input field.
- Inception Date**: Date input field set to 25-04-2012.
- Expiry Date**: Date input field set to 24-04-2013.
- Place of Employment**: Text input field set to WITHIN MALAYSIA.
- Interest Details**: PIAM Trade Code: 222-LORRY DRIVERS AND ATTENDANTS.
- Employee Description**:
 - No Of Drivers: 1, RM: 10000.00
 - No Of Attendants: 3, RM: 10000.00
 - Notes: ON ONE LORRY DRIVER - RM 10000.00
ON THREE ATTENDANTS - RM 10000.00
ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: TN3456(A PERMIT)
- Vehicle Details**:

Item No.	Vehicle Type	Registration No.
1	'A' PERMIT GOODS VEHICLE	TN3456

 Buttons: Add Vehicle, Remove Vehicle.
- Estimated Total Earnings(RM)**: Text input field set to 0.00.
- Rate(%)**: Text input field set to 3.000.
- Premium(RM)**: Text input field set to 0.000.
- Action Buttons**: Add, Remove, Update.

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	The policy effective date, this date must be equal or after the issued date and must be before the Expiry date. The Inception Date should be equal to or should be 6 months within the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception.
Expiry Date	Y	If Inception Date is entered, one year from the Inception date will be displayed as Expiry Date. Editable by the user. Expiry Date should be greater than the Inception Date. Expiry Date should not be more than 2 Years from the Inception Date. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.
Place of Employment	Y	" WITHIN MALAYSIA " will be displayed by default. Editable by the User.
PIAM Trade Code	Y	User can select the Trade Code by clicking the Search Icon. PIAM Trade popup will be opened and the trade codes based on the region of the logged in agent will be displayed.
Employee Description	Y	User Entry.
Estimated Total Earnings (RM)	Y	User Entry.
Rate (%)	Y	The value as maintained according to the Trade Code selected will be displayed by default. Editable by the user.
Premium(RM)	N	The Premium = Estimated Total Earnings * Rate% , by default. Editable by the User. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Earnings and Premium
Add	N	To Add Insured Person Details to the Grid
Remove	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on Update to update the details to the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the interest added. Not Editable.
Back	N	On clicking 'Back', proceeds to Insured Details Screen.
Next	N	On clicking 'Next', proceeds to Peril/Warranty Screen.

Employee Description					
No Of Drivers *	<input type="text" value="1"/>	RM	<input type="text" value="10000.00"/>	ON ONE LORRY DRIVER - RM 10000.00 ON THREE ATTENDANTS - RM 10000.00 ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: TN3456(A PERMIT)	
No Of Attendants	<input type="text" value="3"/>	RM	<input type="text" value="10000.00"/>		
Vehicle Details					
<input type="checkbox"/>	Item No.	Vehicle Type	Registration No.		
<input type="checkbox"/>	1	'A' PERMIT GOODS VEHICLE	TN3456	<input type="button" value="Add Vehicle"/> <input type="button" value="Remove Vehicle"/>	
1 Record(s)					
Estimated Total Earnings(RM) *		<input type="text" value="0.00"/>	Rate(%) *	<input type="text" value="3.000"/>	Premium(RM) * <input type="text" value="0.000"/>
		<input type="button" value="Add"/>	<input type="button" value="Remove"/>	<input type="button" value="Update"/>	
<input type="checkbox"/>	Item No.	PIAM Trade Code	Employee Description	Rate (%)	Est Total Earnings (RM)
<input type="checkbox"/>					
0 Record(s)					
		Total RM <input type="text" value="0.00"/>			<input type="text" value="0.00"/>
		<input type="button" value="Back"/>	<input type="button" value="Next"/>		
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- The Employee Description field will be changed and following controls will be added, when the PIAM Trade Code is selected as 222.

User Interface		
Field	Mandatory (Y/N)	Description
No. of Drivers	Y	User can enter the No. of Drivers and the amount in 'RM' Field. Entered data will be displayed in Text Box as 'ON < No. Of Drivers > LORRY DRIVERS - RM < Amount > ON < No. of Attendants > ATTENDANTS - RM < Amount > ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: < Vehicle No's > '.
No. of Attendants	Y	User can enter the No. of Attendants and the amount in 'RM' Field. Entered data will be displayed in Text Box as Entered data will be displayed in Text Box as 'ON < No. Of Drivers > LORRY DRIVERS - RM < Amount > ON < No. of Attendants > ATTENDANTS - RM < Amount > ENGAGED IN CONNECTION WITH VEHICLE NO/NOS: < Vehicle No's >' If the PIAM Trade Code is selected as 200, it will not be a Mandatory field.
Add Vehicle	N	On clicking, one row will be added to Vehicle Details Grid. User can select the Vehicle Type from the list available in the dropdown. Registration Number can be entered by clicking the cell.
Remove Vehicle	N	User can select one or more entries in the Grid and click on Remove to remove the entries from the Grid.
Vehicle Type	Y	User can select the Vehicle Type from the list available in the dropdown.
Registration No	Y	Registration Number can be entered by clicking the cell.

Insured Details Schedule Details Peril/Clause/Warranty Premium Details

Project Risk Details

Master Policy No.	<input type="text"/>	Issued Date	*	25-04-2012
Principal	*	S AS PRINCIPAL AND D AS MAIN CONTRACTOR AND F.F.T.R.R. & I		
Main Contractor	*	S AS PRINCIPAL AND D AS MAIN CONTRACTOR AND F.F.T.R.R. & I		
Sub Contractor		S AS PRINCIPAL AND D AS MAIN CONTRACTOR AND F.F.T.R.R. & I		
Insured	*	S AS PRINCIPAL AND D AS MAIN CONTRACTOR AND F.F.T.R.R. & I AS PRINCIPAL, S AS PRINCIPAL AND D AS MAIN CONTRACTOR AND F.F.T.R.R. & I AS MAIN CONTRACTOR AND S AS PRINCIPAL AND D AS MAIN CONTRACTOR AND F.F.T.R.R. & I AS SUB CONTRACTOR F.T.R.R. & I.		
Contract Period From	*	25-04-2012	To	30-04-2012
Maintenance Period From			To	
Inception Date	*	25-04-2012	Expiry Date	*
Project Title	*	S AS PRINCIPAL AND D AS MAIN CONTRACTOR		
Employee Description	*	ON ALL WORKERS ENGAGED IN S AS PRINCIPAL AND D AS MAIN CONTRACTOR		
Place of Worksite	*	WITHIN MALAYSIA		
Contract Value	*	RM	10000	

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User Interface

Field	Mandatory (Y/N)	Description
Master Policy No.	N	User can select the Master policy applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and user can select the master policy from the options available.
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Add Vehicle	N	On clicking, one row will be added to Vehicle Details Grid. User can select the Vehicle Type from the list available in the dropdown. Registration Number can be entered by clicking the cell.
Principal	Y	User Entry.
Main Contractor	Y	User Entry.
Sub Contractor	N	User Entry.
Insured	Y	User Entry. It will be displayed "<Principal> as principal, <Main Contractor> as Main Contractor, <Sub Contractor> as Sub Contractor " and F.T.R.R. & I will be added by default when entered Principal / Main Contractor / Sub Contractor.
Contract Period From	Y	User Entry.
To	Y	User Entry. When the Maintenance dates are not entered, then the Contract To Date will be displayed in the Expiry Date field. When the policy is taken under a Master Policy, then the Contract Period To Date cannot be beyond the Master Policy Expiry Date or Cancellation Date.
Maintenance Period From	N	Not Editable. If Maintenance Period To is entered, Maintenance Period From will be displayed as one day greater than Contract Period To Date.
To	N	User Entry. Maintenance Period To Date should be greater than Contract Period To Date at least by 2 days. The Maintenance Period To Date will be displayed in the Expiry Date field, if it is available. When the policy is taken under a Master Policy, then the Maintenance Period To Date cannot be beyond the Master Policy Expiry Date or Cancellation Date
Inception Date	Y	Not Editable.

		Contract From Date will be displayed as Inception Date.
Expiry Date	Y	Not Editable. The Expiry Date will be the same as Contract To Date or Maintenance To Date (if available)
Project Title	Y	User Entry.
Employee Description	Y	'ON ALL WORKERS ENGAGED IN <PROJECT TITLE> will be displayed by default. Editable by the User.
Place of Worksite	Y	'WITHIN MALAYISA' will be displayed by default. Editable by the user.
Contract Value	Y	User Entry.

User Interface		
Field	Mandatory (Y/N)	Description
Estimated Wages	Y	Estimated wages percentage cannot be greater than 100% .User Entry.
RM	Y	The value displayed will be Contract Value * Estimated Wages %.Editable by the User. According to the Premium entered, Estimated Wages % will be calculated and displayed.
PIAM Trade Code	Y	'601-Builders' will be displayed by default. User can select the PIAM Trade Code by clicking on the search icon.
Rate %	Y	The value as maintained according to the Trade Code selected will be displayed by default. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Wages and Premium.
Premium	Y	The Premium = Estimated Total Wages * Rate% by default. Editable by the User.
Back	N	On clicking 'Back', proceeds to Insured Details Screen.
Next	N	On clicking 'Next', proceeds to Peril/Clause/Warranty Screen.

WORKMEN COMPENSATION SCHEME –PERIL/CLAUSE /WARRANT TAB

Insured Details Schedule Details Peril/Clause/Warranty Premium Details

Peril/Clause Details

No.	Code	Description	Rate(%)	Premium(RM)	Applicable To Item(s)
5	C023	PROPERTY/CASUALTY/LIABILITY CATEGORY	0.000	0.000	
6	C015	WAR AND CIVIL WAR EXCLUSION CLAUSE	0.000	0.000	
7	ETC	LOSS NOTIFICATION CLAUSE (30 DAYS)	0.000	0.000	
		EXCLUSION OF TERRORISM COVER	0.000	0.000	

8 Record(s) Add Remove

Warranty Details

No.
1
2

2 Record(s) Add Remove

Clause Code

Field * DESCRIPTION Condition * LIKE Data * %

Clause Code	Description	Rate
C001	COMMON LAW LIABILITY	0.0
C0010	COMMON LAW LIABILITY - RM25,000,000.00	0.0
C002	LOSS NOTIFICATION CLAUSE	0.0
C006	TEMPORARY OVERSEAS VISITS CLAUSE	0.0
C013	PAYMENT OF ACCOUNT CLAUSE	0.0
C024	INTERNET LIABILITY EXCLUSION CLAUSE	0.0
E001	ENDORSEMENT 'A' & 'B'	0.0

9 Record(s) 1

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value entered cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	User can select the Trade Code by clicking the Search Icon. PIAM Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total	N	Total of Peril Clause/Warranty premium.

Peril/Clause/Warranty Premium		
Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
Next	N	on clicking 'Next', proceeds to Proposal Form Declaration Screen.

WORKMEN COMPENSATION SCHEME –PREMIUM TAB

The screenshot displays a software application window titled "WORKMEN COMPENSATION SCHEME –PREMIUM TAB". At the top, there are four tabs: "Insured Details", "Schedule Details", "Peril/Clause/Warranty", and "Premium Details", with "Premium Details" being the active tab. Below the tabs, there is a section titled "Premium Details" containing the following data:

Field	Value
Sum Insured	RM 1000.00
Basic Premium	RM 120.00
Annual Premium	RM 134.40
Loading	RM 14.40 (12.00 %)
Gross Premium	RM 134.40
Service Tax	RM 8.06 (6.00 %)
Stamp Duty	RM 10.00
Net Premium Payable	RM 152.46
Commission	RM 34.94 (26.00 %)
Premium After Commission	RM 117.52
Memorandum	(A large text input field)

At the bottom of the window, there are several buttons: "Back", "Print", "Convert to Cover Note", and "Cancel". The status bar at the bottom of the application window shows "Done", "Local intranet", and "100%".

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable.
Basic Premium	N	The Total of the Premium of all the interest added and it will not be editable.
Annual Premium	N	The premium of all the interest added considering the POC for 1 year is displayed and it will not be editable.
Loading	N	Loading = Basic Premium * Loading %. User Entry. Loading amount should be less than or equal to Basic Premium. We can edit the Loading amount also, it will change the Loading % automatically.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. However, when it is checked, the Service Tax Amount will be calculated. Service Tax Amount = Service Tax % * Gross Premium. If it is a Corporate Account, Rebate Amt will be detected from Gross Premium.

Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . It will not be editable. If it is a Corporate Account, Rebate Amt will be deducted from Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium and it will not be editable.
Premium After Commission	N	The value displayed will be equal to Premium Payable - Commission Amount . The value displayed will not be editable.
Memorandum	N	User Entry.
Back	N	On clicking, proceeds to 'Peril/Clause/Warranty' Screen.
Print	N	On clicking, the details will be saved to Database and 'Quotation No generated' message will be displayed. If not a Refer Case, Quotation Print Pdf will be displayed in a new window. If Refer Case, "Quotation No generated" message will be displayed and it would need an approval from pAdmin.
Convert To Covernote	N	On clicking, the details will be saved and 'Cover note saved successfully'. If Reference case mode < Ref No > generated ' message will be displayed. 'Back' will be disabled after 'Save'.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

1.1.10.1 Quotation-Renewal

1.1.10.3.1 QUOTATION- EMPLOYER LIABILITY

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

EMPLOYER LIABILITY – RENEWAL TAB

User Interface			
Field	Mandatory (Y/N)	Description	
Previous Policy No.	Y	User can select the Previous Policy No. applicable for the selected client by clicking the Search Icon. Previous Policy popup will be opened and user can select the Previous Policy No. from the options available. After selecting a valid Previous Policy No. the Renewal Details will be populated in the screen and is editable by the user.	
Account Code	Y	Account code of the logged in User will be displayed.	
Master Policy No.	N	User can select the Master Policy No is applicable for the selected Client by clicking the Search Icon. Master Policy popup will be opened and Master Policies matching with agent id of selected client will be displayed and user can select the Master Policy from the options available. Stamp Duty will not be applied if Master Policy No. is selected.	
Issued Date	Y	Current Date I which Policy is issued. Not editable by the user.	
Inception Date	Y	User Entry. Inception Date should be greater than or equal to Issued Date and it should be lesser than or equal to 6 months from the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception Date.	

Expiry Date	Y	User Entry. If the Inception Date is present, then the 1 year from the Inception Date will be displayed in Expiry Date by default. Expiry Date should be not more than 2 years from the Inception Date. User Entry. When the policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry Date.
Inception Date	Y	User Entry. Inception Date should be greater than or equal to Issued Date and it should be lesser than or equal to 6 months from the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception Date.
Place of Employment / Worksite	Y	Data from the Previous Policy will be displayed by default. User Entry.
Trade Code	Y	Data from the Previous Policy will be displayed by default and it cannot be editable.
Employee Description	Y	User Entry.
Estimated Total Earnings (RM)	Y	User Entry.
Rate %	Y	The value as maintained according to the Trade Code selected will be displayed by default and it is editable. User Entry.
Premium (RM)	Y	Premium = Estimated Total Earnings * Rate %, by default. Editable by the user. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Earnings and Premium.
Add	N	On clicking 'Add' button, to add the 'Interest Details' to the Grid.
Remove	N	User can select one or more entries in the grid and click on the 'Remove' button to remove the entries from the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Interest added. Not editable.

Peril/Clauses Details

No.	Code	Description
2	C017	WORK AWAY RISKS ENDORSEMENT
3	9C07	DATE RECOGNITION EXCLUSION ENDORSEMENT IN(CASUALTY/LIABILITY CATEGORY AND MIXED IN PROPERTY/CASUALTY/LIABILITY)
4	C023	WAR AND CIVIL WAR EXCLUSION CLAUSE
5	C015	LOSS NOTIFICATION CLAUSE (30 DAYS)
6	2C	EMPLOYEES TO EMPLOYEES CLAUSE
7	ETC	EXCLUSION OF TERRORISM COVER
8		

8 Record(s)

Add

Clause Code

Field * DESCRIPTION Condition * LIKE Data * %

Clause Code	Description	Rate
C001	COMMON LAW LIABILITY	0.0
C0010	COMMON LAW LIABILITY - RM25,000,000.00	0.0
C002	COMMON LAW LIABILITY	0.0
C006	LOSS NOTIFICATION CLAUSE	0.0
C007	COMMON LAW LIABILITY - RM1,000,000.00	0.0
C013	TEMPORARY OVERSEAS VISITS CLAUSE	0.0
C014	PAYOUT OF ACCOUNT CLAUSE	0.0
C024	INTERNET LIABILITY EXCLUSION CLAUSE	0.0

6 Record(s)

Add

9 Record(s)

Warranty

Premium Details

Sum Insured * RM 10000.00

Done

Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value entered cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	User can select the Trade Code by clicking the Search Icon. PIAM User can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clauses/Warranty Premium	N	Total of Peril Clause/Warranty premium.

Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
Next	N	on clicking 'Next', proceeds to Proposal Form Declaration Screen.

2	W001	PREMIUM WARRANTY	0.000	0.000	
3	W229	ENDORSEMENT W.229	0.000	0.000	
<input type="checkbox"/> 4	W194	ENDORSEMENT W.194	0.000	0.000	1
<input type="checkbox"/> 5	W023	ENDORSEMENT W.23	0.000	0.000	1
<input type="checkbox"/> 6	W214	ENDORSEMENT W.214	0.000	0.000	1

6 Record(s)

Add Remove Total : RM 0.00

Premium Details

Sum Insured	* RM 10000.00
Basic Premium	RM 1200.00
Annual Premium	* RM 1200.00
Loading	RM 0.00 0.00 %
Gross Premium	RM 1200.00
Service Tax	<input checked="" type="checkbox"/> RM 72.00 6.00 %
Stamp Duty	RM 10.00
Net Premium Payable	RM 1282.00
Commission	RM 312.00 26.00 %
Premium After Commission	RM 970.00
Memorandum	

Print Next Cancel Done Local intranet 100%

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable.
Basic Premium	N	The Total of the Premium of all the interest added and it will not be editable.
Annual Premium	N	The premium of all the interest added considering the POC for 1 year is displayed and it will not be editable.
Loading	N	Loading = Basic Premium * Loading %. User Entry. Loading amount should be less than or equal to Basic Premium. We can edit the Loading amount also, it will change the Loading % automatically.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. However, when it is checked, the Service Tax Amount will be calculated. Service Tax Amount = Service Tax % * Gross Premium. If it is a Corporate Account, Rebate Amt will be detected from Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . It will not be editable.

		If it is a Corporate Account, Rebate Amt will be deducted from Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium and it will not be editable.
Premium After Commission	N	The value displayed will be equal to Premium Payable - Commission Amount . The value displayed will not be editable.
Memorandum	N	User Entry.
Back	N	On clicking, proceeds to 'Peril/Clause/Warranty' Screen.
Next	N	On clicking ' Next ' button, proceeds to ' Insured Details ' screen. After clicking 'Print' button, it will be disabled.
Print	N	On clicking, the details will be saved to Database and 'Quotation No generated' message will be displayed. If not a Refer Case, Quotation Print Pdf will be displayed in a new window. If Refer Case, "Quotation No generated" message will be displayed and it would need an approval from pAdmin.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

1.1.10.3.2 QUOTATION- WORKMEN COMPENSATION SCHEME

For **Insured Details** Tab, please refer to [Image 1.2](#) and [Image 1.3](#)

WORKMEN COMPENSATION SCHEME – RENEWAL TAB

Item No	Trade Code	Employee Description	Est. Total Earnings (RM)	Rate (%)
1	222-LORRY DRIVERS AND ATTENDANTS	ON ONE (1) LORRY DRIVER / BILL COLLECTOR - RM15,000.00 ON TWO (2) LORRY ATTENDANTS - RM19,000.00	34000.00	0.83

1 Record(s)
 Total : RM 34000.00 RM 282.20

No.	Code	Description
1	JC	JURISDICTION CLAUSE

User Interface		
Field	Mandatory (Y/N)	Description
Previous Policy No.	Y	User can select the Previous Policy No. applicable for the selected client by clicking the Search Icon. Previous Policy popup will be opened and user can select the Previous Policy No. from the options available. After selecting a valid Previous Policy No. the Renewal Details will be populated in the screen and is editable by the user.
Account Code	Y	Account code of the logged in User will be displayed.
Master Policy No.	N	<p>User can select the Master Policy No is applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching with agent id of selected client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy No. is selected.</p>
Issued Date	Y	Current Date I which Policy is issued. Not editable by the user.
Inception Date	Y	User Entry. Inception Date should be greater than or equal to Issued Date and it should be lesser than or equal to 6 months from the Issued Date. When the policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception Date.
Place of Employment / Worksite	Y	Data from the Previous Policy will be displayed by default. User Entry.
Trade Code	Y	Data from the Previous Policy will be displayed by default and it cannot be editable.
Employee Description	Y	User Entry.
Estimated Total Earnings (RM)	Y	User Entry.
Rate %	Y	The value as maintained according to the Trade Code selected will be displayed by default and it is editable. User Entry.
Premium (RM)	Y	Premium = Estimated Total Earnings * Rate %, by default. Editable by the user. When the Premium value is updated, the Rate % should get updated automatically based on the Estimated Total Earnings and Premium.
Add	N	On clicking 'Add' button, to add the 'Interest Details' to the Grid.
Remove	N	User can select one or more entries in the grid and click on the 'Remove' button to remove the entries from the Grid.
Total RM	N	The Total of the Sum Insured and Premium of all the Interest added. Not editable.
Place of Employment / Worksite	Y	Data from the Previous Policy will be displayed by default. User Entry.

Trade Code	Y	Data from the Previous Policy will be displayed by default and it cannot be editable.
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Insured Details Schedule Details **Peril/Clause/Warranty** Premium Details

Peril/Clause Details

No.	Code	Description (EXCLUDING PROPERTY/CASUALTY/LIABILITY CATEGORY)	Rate(%)	Premium(RM)	Applicable To Item(s)
5	C023	WAR AND CIVIL WAR EXCLUSION CLAUSE	0.000	0.000	
6	C015	LOSS NOTIFICATION CLAUSE (30 DAYS)	0.000	0.000	
7	ETC	EXCLUSION OF TERRORISM COVER	0.000	0.000	

8 Record(s) Add Remove

Warranty Details

No.
1
2

2 Record(s) Add Remove

Clause Code

Field * DESCRIPTION Condition * LIKE Data * %

Clause Code	Description	Rate
C001	COMMON LAW LIABILITY	0.0
C0010	COMMON LAW LIABILITY - RM25,000,000.00	0.0
C002	COMMON LAW LIABILITY	0.0
C006	LOSS NOTIFICATION CLAUSE	0.0
C013	TEMPORARY OVERSEAS VISITS CLAUSE	0.0
C014	PAYMENT OF ACCOUNT CLAUSE	0.0
C024	INTERNET LIABILITY EXCLUSION CLAUSE	0.0
E001	ENDORSEMENT 'A' & 'B'	0.0

9 Record(s) 1

Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranties Code. Not editable by the user.
Description	N	Clause/Warranties Description. Not editable by the user.
Limit (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties .Value entered cannot be more than Sum Insured.
Rate (%)	N	Not editable for Default Clauses/Warranties .Editable for User added Clauses/Warranties. Value entered cannot be more than 100%
Premium (RM)	N	Not editable for Default Clauses/Warranties. Editable for User added Clauses/Warranties. Premium = rate% * Basic Premium When the Premium is updated, the Clause Rate % will get updated automatically.
Add	N	User can select the Trade Code by clicking the Search Icon. PIAM Use can add additional Clauses/Warranties by clicking 'Add' button. On clicking 'Add', Search Icon will be displayed in the first column of the Grid. Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause. After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.

Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.
Back	N	On clicking 'Back', proceeds to Schedule Details Screen.
Next	N	on clicking 'Next', proceeds to Proposal Form Declaration Screen.

The screenshot shows a software application window with a blue header bar. Below the header, there is a table with 7 records, each containing a number (2-7), a code (W001-W214), a description (PREMIUM WARRANTY, ENDORSEMENT W.231, etc.), and numerical values for amount and count. Below the table are buttons for 'Add' and 'Remove' and a total value of 'RM 0.00'. The main area contains a 'Premium Details' section with various fields like Sum Insured (RM 34000.00), Basic Premium (RM 282.20), and Annual Premium (RM 282.20). Other fields include Loading (RM 0.00), Gross Premium (RM 282.20), Service Tax (RM 0.00), Stamp Duty (RM 10.00), Net Premium Payable (RM 292.20), Commission (RM 73.37), Premium After Commission (RM 218.83), and a Memorandum field containing 'TESTING'. At the bottom are 'Print', 'Next', and 'Cancel' buttons, along with a progress bar and a status bar indicating 'Local intranet' and '100%'.

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	N	The Total of the Estimated Total Earnings will be displayed and will not be editable.
Basic Premium	N	The Total of the Premium of all the interest added and it will not be editable.
Annual Premium	N	The premium of all the interest added considering the POC for 1 year is displayed and it will not be editable.
Loading	N	Loading = Basic Premium * Loading %. User Entry. Loading amount should be less than or equal to Basic Premium. We can edit the Loading amount also, it will change the Loading % automatically.
Gross Premium	N	The Basic Premium or the minimum premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. However, when it is checked, the Service Tax Amount will be calculated. Service Tax Amount = Service Tax % * Gross Premium. If it is a Corporate Account, Rebate Amt will be detected from Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable.

		For a policy taken under a master policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable) . It will not be editable. If it is a Corporate Account, Rebate Amt will be detected from Gross Premium.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium and it will not be editable.
Premium After Commission	N	The value displayed will be equal to Premium Payable - Commission Amount . The value displayed will not be editable.
Memorandum	N	User Entry.
Back	N	On clicking, proceeds to 'Peril/Clause/Warranty' Screen.
Print	N	On clicking, the details will be saved to Database and 'Quotation No generated' message will be displayed. If not a Refer Case, Quotation Print Pdf will be displayed in a new window. If Refer Case, "Quotation No generated" message will be displayed and it would need an approval from pAdmin.
Next	N	On clicking, proceeds to 'Insured details' Screen.
Cancel	N	On clicking, a confirmation message will be displayed and on 'OK' proceeds to Client Profile Screen.

1.1.10.4.1 QUOTATION- Auto Shield Insurance

AUTO SHIELD INSURANCE –COVER NOTE TAB

Quotation - Auto Shield Insurance

Insured's Details **Cover Note** Vehicle and ExtraCoverage

Cover Note

Quotation Type *	NEW BUSINESS
Previous Policy No.	
Issue Date *	24-10-2011
Inception Date *	24-10-2011
Expiry Date *	23-10-2012

Back Next

User Interface

Field	Mandatory (Y/N)	Description
Quotation Type	Y	Select 'New Business' from the list
Previous Policy No	Y	Disabled
Issue Date	N	Displays the current date.
Inception Date	Y	Displays the date of one day after the expiry date of Previous Policy and allows you to change. Entered date should be not be more than 6 months from the Issued date or before the issue date.
Expiry Date	Y	Displays end date of 1 year from the Inception date but allow you to change. Entered Date should be greater than the Inception Date but not more than 2 years from it (Inception Date).
Back	N	Redirects you to the previous tab: Insured Details.
Next	N	Redirects you to the next tab: Vehicle and Extra Coverage.

Quotation - Auto Shield Insurance

Insured's Details Cover Note Vehicle and ExtraCoverage

Vehicle and Extra Coverage

Vehicle No.	*	TN37BD7274
Vehicle Type	*	PRIVATE CAR
Make / Model	*	AD10030
Model Desc.	*	AUDI 100
No. of Seats	*	5

SECTION A (mandatory)

Plan / Unit	*	PLAN A												
<table border="1"> <thead> <tr> <th>Item No.</th> <th>Benefits</th> <th>Plan Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Accidental Death (per person)</td> <td>RM 20,000.00</td> </tr> <tr> <td>2</td> <td>Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye</td> <td>RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00</td> </tr> <tr> <td>3</td> <td>Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)</td> <td>RM 2,000.00</td> </tr> </tbody> </table>			Item No.	Benefits	Plan Amount	1	Accidental Death (per person)	RM 20,000.00	2	Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00	3	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00
Item No.	Benefits	Plan Amount												
1	Accidental Death (per person)	RM 20,000.00												
2	Accidental Permanent Disablement (per person) Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00												
3	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00												

Section B (Optional)

Ind	Extra Cover (Optional)	Sum Insured	Premium
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Done Local intranet 100%

User Interface

Field	Mandatory (Y/N)	Description
Vehicle No.	Y	Enter the Vehicle No.
Vehicle Type	Y	Select the Vehicle Type
Make/Model	Y	Select the Make Model
Model Desc	Y	Displays the Model Description.
No. of Seats	Y	Enter the No. of Seats.

SECTION A (mandatory)

Plan / Unit * PLAN A

Item No.	Benefits	Plan Amount
2	Both Hands or Both Feet or Sight of Both Eyes One Hand and One Foot Either Hand or Foot and Sight of One Eye Either Hand or Foot Sight of One Eye	RM 20,000.00 RM 20,000.00 RM 20,000.00 RM 10,000.00 RM 10,000.00
3	Medical Expenses (per person) Corrective Dental and/or Cosmetic Surgery (per person) Ambulance Fees (per person)	RM 2,000.00
4	Hospital Income (up to a maximum of 30 days per policy period)	RM 50.00 per day
5	Funeral Allowance (per person)	RM 1,000.00

Section B (Optional)

Ind	Extra Cover (Optional)	Sum Insured	Premium
<input checked="" type="checkbox"/>	(a) Daily Inconvenience Allowance (up to a maximum of 10 days per policy) (b) Emergency Accommodation Expenses and/or Transportation Cost to Hotel or Insured's Home	RM50.00 per day RM200.00 per policy	68.00
<input checked="" type="checkbox"/>	Vehicle Spray Painting Expenses	RM1,000.00 per policy	118.00
<input type="checkbox"/>	Reimbursement of Betterment Cost (Applicable for vehicles aged from 5 to 10 years)	RM500.00 per policy	88.00
<input type="checkbox"/>	Damage to Personal Effects and/or Child's Car Seat (a) Personal Effects (b) Child's Car Seat	RM300.00 per policy RM350.00 per policy	48.00

Hire Purchase Owner

Basic Premium RM Section A

Done

User Interface		
Field	Mandatory (Y/N)	Description
Plan/Unit	Y	Select the Plan / Unit from drop down list.
Grid 1 (Section A)	N	Displays the plan details according to the PLAN selected including: Benefits and Plan Amount.
Grid 2 (Section B)	N	Shows Extra coverage details: Extra Cover, Sum Insured and Premium and allows you to select one or more optionally.

<input type="checkbox"/>	Reimbursement of Betterment Cost (Applicable for vehicles aged from 5 to 10 years)	policy	
<input type="checkbox"/>	Damage to Personal Effects and/or Child's Car Seat (a) Personal Effects	RM500.00 per policy	88.00
	(b) Child's Car Seat	RM300.00 per policy	
		RM350.00 per policy	48.00

Hire Purchase Owner

Basic Premium RM 0.00 Section A

Basic Premium RM 186.00 Section B

Gross Premium RM 186.00

Policy Sum Insured RM 0.00 Per Person

Service Tax 0.00 % RM 0.00

Commission 0.00 % RM 0.00

Stamp Duty RM 0.00

Annual Premium RM 0.00

Total Payable RM 186.00

[Back](#) [Save / Print Quotation](#) [Convert to Cover Note](#) [Convert To Workmen](#) [Cancel](#)

Done Local intranet 100%   

User Interface		
Field	Mandatory (Y/N)	Description
Hire Purchase Owner	N	Displays Hire Purchase Owner if already available and allows you to select if necessary (by clicking the Search button to invoke the search window and then double clicking the selected record).
Basic Premium (Section A)	N	Displays the Basic Premium (of Section A).
Gross Premium	N	Displays the Gross Premium.
Policy Sum Insured	N	Displays the Policy sum insured based on the selected Plan/Unit.
Service Tax %	N	Displays the Service tax % applicable when you select the check box. (For contact type Business, check box remains selected and allows you to unselect. For contact type Individual and Others, it remains unselected but allows you to select).
Service Tax Amount	N	Displays the Service tax amount based on service tax %.
Stamp Duty	N	Displays the Stamp Duty Amount if Master Policy is not available or applicable.
Commission %	N	Displays Agent's Commission %.
Commission Amount	N	Displays Agent's Commission amount based on Commission %.
Rebate %	N	Displays Rebate % if it is Corporate Agent
Rebate Amt	N	Displays Agent's Rebate amount based on Rebate %. Rebate Amt is reduced from the Gross Premium
Annual Premium	Y	Displays the Premium for a year.

Total Payable	N	Displays Total Payable amount.
Back	N	Redirects you to the previous tab: Cover Note.
Save	N	Saves the cover note and generates a Reference Number.
Save/Print Quotation	N	Saves, Prints the details.
Convert to Covernote	N	Redirects you to New Business – Auto Shield page, to Convert the generated Cover Quotation to Covernote.
Convert to Workmen	N	Redirects you to Workmen page, to convert the generated quotation to Workmen.
Cancel	N	Closes the page.

1.1.10.4.1 QUOTATION- Fire Material Damage

For **Insured Details** Tab, please refer to [Image 1.2 and Image 1.3](#)

FIRE METERIAL DAMGES-SCHEDULE TAB

Schedule Details

Wall	* ASBESTOS SHEETING
Roof	* FLAT CONCRETE
Floor	* CEMENT
Nature of Building	* DETACHED, NON-DETACHED AND SEMI-DETACHED

PIAM Code	* 271000	Situation Of Risk	* TEST
Tariff Description	27 - METAL WORKING; ENGINEERING- WIRE AND CABLE MANUFACTURE -B) INSULATED		
Construction Code	* C2	Rate %	0.194000
Construction Description	ASBESTOS SHEETING WALL WITH FLAT CONCRETE ROOF		
Year Constructed	* 2006		
No. Of Storey	* 12.00		

	No.	Interest Code	Interest Description	Sum Insured(RM)	Rate(%)	Premium(RM)
	1.1	M	MACHINERY	50000.00	0.194000	97.00

Add Interest Remove Interest

1 Record(s)

Location Details

	No.	Situation Of Risk	PIAM Code	Rate%	Sum Insured(RM)	Premium(RM)
<input checked="" type="checkbox"/>	1	TEST	271000	0.194000	50000.00	97.00

1 Record(s)

Total Sum Insured (RM) : 50,000.00 Total Premium (RM) : 97.00

Back Next

User Interface		
Field	Mandatory (Y/N)	Description
Master Policy No.	N	<p>User can select the Master Policy applicable for the selected Client by clicking the Search Icon.</p> <p>Master Policy popup will be opened and Master Policies matching with agent id of selected Client will be displayed and user can select the Master Policy from the options available.</p> <p>Stamp Duty will not be applied if Master Policy is selected.</p>
Issued Date	Y	Current Date in which Policy is issued. Not editable by the user.
Inception Date	Y	<p>The Policy Effective Date, this date must be equal or after the Issued date and must be before the Expiry date.</p> <p>The Inception Date should be equal to or should be 6 months within the Issued Date.</p> <p>When the Policy is taken under a Master Policy, then the Inception Date should be within the Master Policy Inception date.</p>
Expiry Date	Y	<p>If Inception Date is entered, one year from the Inception Date will be displayed as Expiry Date.</p> <p>Editable by the user.</p> <p>Expiry Date should be greater than the Inception Date.</p> <p>Expiry Date should not be more than 2 Years from the Inception Date.</p> <p>When the Policy is taken under a Master Policy, then the Expiry Date cannot be beyond the Master Policy Expiry.</p>
Wall	Y	<p>User can select an entry from the list available in dropdown.</p> <p>Based on the Construction class of Wall selected, Roof, Floor and Nature of the Building are enabled and listed in dropdown respectively.</p>
Roof	Y	<p>Roof will be loaded based on the selected Construction class of the Wall.</p> <p>User can select an entry from the list available in dropdown.</p>
Floor	Y	<p>Floor will be loaded based on the selected Construction class of the Wall.</p> <p>User can select an entry from the list available in dropdown.</p>
Nature of Building	Y	<p>Nature of Building will be loaded based on the selected Construction class of the Wall.</p> <p>User can select an entry from the list available in dropdown.</p>

PIAM Code	Y	Search the PIAM Code, the search will be based on Occupation selected in Insured detail screen.
Tariff Description	N	Tariff Description of the selected PIAM Code in the PIAM search.
Construction Code	Y	Based on the Wall selected, Construction Code will be auto displayed and it is non-editable.
Construction Description	N	Based on the Wall and Roof selected, Construction Description will be displayed.
Situation Of Risk	Y	User Entry.
Rate %	N	Rate (%) of the selected PIAM Code in the PIAM search.
Year Constructed	N	User Entry.
No. Of Storey	Y	User Entry.
Interest Details		
No.	Y	Interest sequence number
Interest Code	Y	Interest code can be selected from the list by clicking the search button.
Interest Description	Y	Interest Description is displayed based on the Interest Code selected.
Sum Insured (RM)	Y	User Entry, Should be greater than 0.00. Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover
Rate (%)	Y	Rate (%) is defaulted as selected PIAM Code rate percentage. User Entry, Should be greater than 0.000000
Premium (RM)	Y	User Entry, Should be greater than 0.00. Premium will be calculated based on Sum Insured, Rate(%) for the given Period of cover
Add Interest	N	Add a new row in the Interest Details Grid
Remove Interest	N	User can select one or more entries in the Interest Details Grid and click the Remove Interest button to remove the entries.
Add	Y	To add Insured Details to the Location Grid
Remove	N	User can select one or more entries in the Location Grid and click on Remove to remove the entries from the Grid.
Update	N	User can select any one entry in the Location Grid. The details will be populated in the corresponding fields above and User can edit the details. After editing, User can click on 'Update' to update the details to

		the Location Grid.
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Location Details

Total Sum Insured (RM)	N	The Total of the Sum Insured of all the Location Details added. Not Editable.
Total Premium (RM)	N	The Total of the Premium of all the Location Details added. Not Editable.
Back	N	On clicking Back, proceeds to 'Insured Details' Screen
Next	N	On clicking Next, proceeds to 'Peril/Clause/Warranty/Mortgagee Details' Screen

The screenshot shows a software application window with several tabs at the top: Insured Details, Schedule Details, Peril/Clause/Warranty/Mortgagee (which is selected), Proposal Form Declaration, Premium Details, ePayment, and Receipt.

The main area contains three sections:

- Peril/Clause Details:** A table showing various clauses with columns for No., Code, Description, Sum Insured/Peril/Clause Limit(RM), Rate(%), Premium(RM), and Applied.
- Warranty Details:** A table showing one record with columns for No. and Description.
- Mortgagee Details:** An empty table.

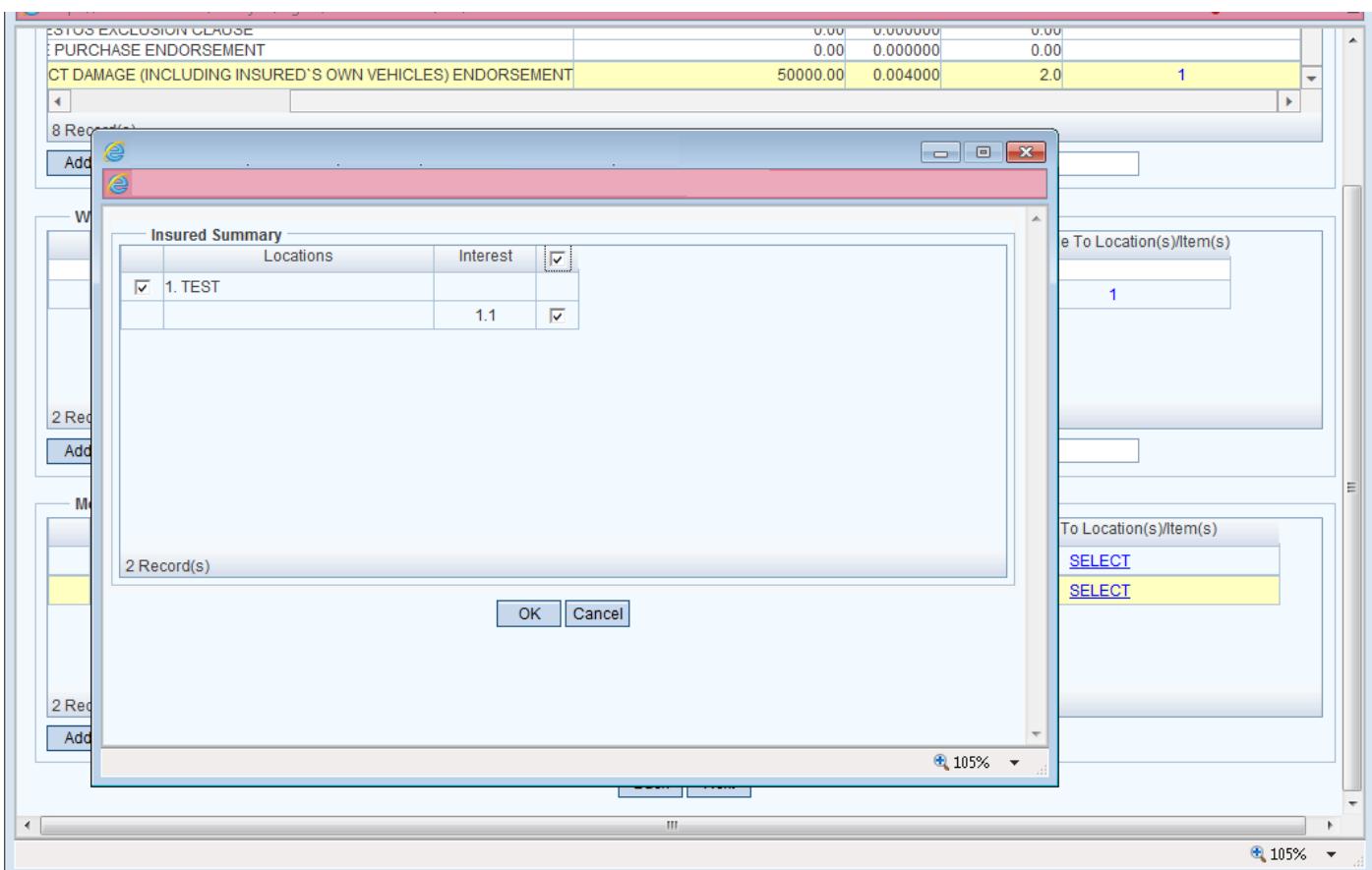
A modal window titled "Clause Code" is displayed over the main content. It has a search interface with fields for Field (set to DESCRIPTION), Condition (set to LIKE), and Data (%). The results table shows four records with columns for Clause Code, Description, and Rate.

Clause Code	Description	Rate
P06A	IMPACT DAMAGE (EXCLUDING INSURED'S OWN VEHICLES) ENDORSEMENT	0.0040
P06B	IMPACT DAMAGE (INCLUDING INSURED'S OWN VEHICLES) ENDORSEMENT	0.0040
P07A	BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES (BUILDING EXCEEDING FIVE (5) STOREYS (INCLUDING MEZZANINE))	0.0060
P07B	BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES (OTHERS)	0.0050

User Interface

Field	Mandatory (Y/N)	Description
Code	N	Clause/Warranty Code. Not editable by the user.
Description	N	Clause/Warranty Description. Not editable by the user.
Limit (RM)	N	Peril/Warranty Limit is Non - Editable.
Rate (%)	N	Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty.

		Value entered cannot be more than 100%
Premium (RM)	N	<p>Not editable for Default Clause/Warranty. Editable for User added Clause/Warranty.</p> <p>Premium = rate% * Basic Premium (or)</p> <p>Premium = rate% * Basic Sum Insured based on the Clauses/Warranty selected</p> <p>When the Premium is updated, the Clause Rate % will get updated automatically.</p>
Applicable to Item(s)	N	SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details screen) to which the selected Clause is applicable.
Add	N	<p>User can add additional Clause/Warranty by clicking 'Add' button.</p> <p>On clicking 'Add', Search Icon will be displayed in the first column of the Grid.</p> <p>Click on the Search Icon, Clause/Warranty popup will be displayed and User can select a Clause.</p> <p>After selecting a Clause/Warranty, User can enter Limit, Rate and Premium for the selected Clause/Warranty.</p>
Remove	N	User can remove the Clauses/Warranties added by selecting one or more checkboxes and click on 'Remove' button. Default Clauses/Warranties cannot be removed.
Total Peril/Clause/Warranty Premium	N	Total of Peril Clause/Warranty premium.



User Interface

Field	Mandatory (Y/N)	Description
Mortgagee Description	N	Mortgagee Description. Not editable by the user.
Mortgagee Type	Y	User can select the Mortgagee Type from drop down list.
Applicable to Item(s)	N	'SELECT' link will be displayed in 'Applicable To Items' column. User can click on select and add the Interest or Location (added in Schedule Details screen) to which the selected Clause is applicable.
Add	N	<p>User can add additional Mortgagee by clicking 'Add' button.</p> <p>On clicking 'Add', Search Icon will be displayed in the first column of the Grid.</p> <p>Click on the Search Icon, Mortgagee popup will be displayed and User can select a Mortgagee.</p> <p>After selecting a Mortgagee, User can select the Mortgagee Type from drop down list in Mortgagee Type column.</p>
Back	N	On clicking 'Back' proceeds to

		'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to Proposal Form Details' screen.

FIRE METERIAL DAMGES-PROPOSAL TAB

Insured Details Schedule Details Peril/Clause/Warranty/Mortgagee **Proposal Form Declaration** Premium Details ePayment Receipt

Proposal Form Declarations

1. Will the premise(s) be unoccupied more than 30 days,
- If Yes, Please advise :
2. Is there any insurance in force on the same Property?
- If Yes, Please give details :-

Insurer	<input type="text" value="HONG"/>
Period of Cover	<input type="text" value="2010-2012"/>
Total Sum Insured - RM	<input type="text" value="5,00,000"/>

3. What is the nature of goods stored at the premises ?
- Insurer
4. Is there any spray painting process being carried out within the premises ?
- If Yes, please specify :-

Type	<input type="text" value="POWDER SPRAYING"/>
Warranty	<input type="text" value="WARRANTY B (20%)"/>

5. Are there any Hazardous Trades carried on or Hazardous goods stored therein ?
- If Yes, Please give details :-

To Waive Warranty 3A - Apply Warranty 3B Subject to Loading of 25% of Basic Fire Rate	<input type="button" value="YES"/>
Hazardous Goods Type	<input type="text" value="ROAT"/>
Quantity / Volume	<input type="text" value="50"/>
Storage Location	<input type="text" value="MAIN AREA"/>
Value	<input type="text" value="5000000"/>

6. Please state the type, make and number of Fire Fighting Equipment/ Extinguishers installed in the premises

Dry Powder	No. of Units	<input type="text" value="2312"/>
	Expiry date	<input type="text" value="23-05-2012"/>
Carbon Dioxide	No. of Units	<input type="text" value="23234"/>
	Expiry date	<input type="text" value="23-05-2012"/>
Foam	No. of Units	<input type="text" value="4234"/>
	Expiry date	<input type="text" value="23-05-2012"/>
Others	No. of Units	<input type="text" value="23423"/>
	Expiry date	<input type="text" value="23-05-2012"/>

7. Has the property insured suffered any loss or damage during the last three (3) years ?
- If Yes, Please give details :-

Year / Date	<input type="text" value="29-05-2009"/>
Name of Insurer	<input type="text" value="HONH"/>
Loss/Claim Amount	<input type="text" value="600000"/>
Cause / Nature of Loss	<input type="text" value="ACCIDENT"/>

105%

- The Proposal Form Questions will be displayed and User can select the answer from the dropdown.
- If User selects 'YES' for the question, further few questions are displayed and User can enter the details in the corresponding fields.

User Interface		
Field	Mandatory (Y/N)	Description
Back	N	On clicking 'Back' proceeds to 'Peril/Clause/Warranty/Mortgagee Details' screen.
Next	N	On clicking 'Next' proceeds to 'Premium Details' screen.

FIRE METERIAL DAMGES-PREMIUM TAB

Premium Details

Sum Insured	* RM <input type="text" value="50,000.00"/>
Basic Premium	RM <input type="text" value="329.50"/>
Peril Premium	RM <input type="text" value="2.00"/>
Warranty Premium	RM <input type="text" value="131.80"/>
Annual Premium	* RM <input type="text" value="463.30"/>
Gross Premium	RM <input type="text" value="463.30"/>
Service Tax	<input checked="" type="checkbox"/> RM <input type="text" value="27.80"/> 6.00 %
Stamp Duty	RM <input type="text" value="10.00"/>
Net Premium Payable	RM <input type="text" value="501.10"/>
Commission	RM <input type="text" value="69.50"/> 15.00 %
Premium After Commission	RM <input type="text" value="431.60"/>
Memorandum	<input type="text"/>
Pre ePayment	<input type="checkbox"/>

Print

Clause Narration	<input type="radio"/> Yes <input checked="" type="radio"/> No
Proposal Form	<input type="radio"/> Yes <input checked="" type="radio"/> No
Policy Wordings	<input type="radio"/> Yes <input checked="" type="radio"/> No
Product Disclosure	<input type="radio"/> Yes <input checked="" type="radio"/> No

Back Save Print Next Cancel

User Interface		
Field	Mandatory (Y/N)	Description
Sum Insured	Y	Total Sum Insured will be displayed and will not be editable
Basic Premium	N	The Total of Premium of all the added location is displayed. The value displayed will not be editable
Peril Premium	N	The Total of the Premium of all the Peril/Clauses added. The value displayed will not be editable
Warranty Premium	N	The Total of the Premium of all the Warranty added. The value displayed

		will not be editable
Annual Premium	Y	The Premium of all the Interest added considering the POC for 1 year is displayed.
Gross Premium	N	The Basic Premium or the Minimum Premium (maintained in the DB), whichever is higher will be displayed. The value displayed will not be editable.
Service Tax	N	This option will be auto checked for a Business Contact Type. However, this can be unchecked. For Individual/Others, this option will be unchecked by default. When checked, the Service Tax Amount will be calculated as Service Tax Amount = Service Tax % * Gross Premium.
Stamp Duty	N	The value as maintained will be displayed and will not be editable. For a Policy taken under a Master Policy, the Stamp Duty will display 0.00
Net Premium Payable	N	The value displayed will be equal to Gross Premium + Service Tax Amount (if applicable) + Stamp Duty (if applicable). The value displayed will not be editable.
Commission	N	The Commission amount will be equal to the Commission % applied on the Gross Premium. The value displayed will not be editable.
Premium After Commission	N	The value displayed will be equal to Net Premium Payable - Commission Amount. The value displayed will not be editable.
Memorandum	N	User Entry. The text entered will be displayed in Checklist and Schedule Print.
Clause Narration	N	On clicking 'Yes', Clause narration will be printed in Schedule Print.
Proposal Form	N	On clicking 'Yes', Proposal Form will be printed along with Schedule Print.
Policy Wordings	N	On clicking 'Yes', Policy Wordings will be printed along with Schedule Print.
Product Disclosure	N	On clicking 'Yes', Product Disclosure will be printed along with Schedule Print.
epayment	N	For epayment. Check ePayment box and click on 'Next' to proceed to ePayment Screen.(if the covernote is not a Refer Case) If it is a Refer Case, message will be given as "This is a Refer Case. You can't proceed to ePayment."

Back	N	On clicking, proceeds to 'Proposal Form Declaration' Screen.
Save	N	On clicking, the details will be saved and 'Covernote saved successfully. Reference No < Ref No >generated ' message will be displayed. On click 'OK' in message, Check list PDF will be opened in a new window. 'Back' will be disabled after 'Save'.
Print	N	On clicking, the details will be saved to Database and "Covernote saved successfully. CoverNote No < Covernote No > generated ' message will be displayed and Covernote Print Pdf will be opened in a new window if it is not a Refer Case. If Refer Case, Reference No will be generated and it would need an approval from pAdmin.
Next	N	On checking the ePayment check box and clicking 'Next' would proceed to the ePayment screen. After 'PRINT' is clicked and if covernote is not a Refer Case, 'NEXT' will be enabled. On clicking 'NEXT' proceeds to 'Receipt' Screen.
Cancel	N	On clicking the CANCEL button, a confirmation message will be displayed with 'OK' and 'CANCEL' button. On clicking 'OK' proceeds to Client Profile Screen or clicking the 'CANCEL' the same screen will be displayed.

FIRE METERIAL DAMGES-E-PAYMENT TAB

The screenshot displays the 'FIRE METERIAL DAMGES-E-PAYMENT TAB' interface. At the top, there is a navigation bar with tabs: Insured Details, Schedule Details, Peril/Clause/Warranty/Mortgagee, Proposal Form Declaration, Premium Details, **ePayment**, and Receipt. The 'ePayment' tab is currently active.

ePayment section:

- Card Type: VISA
- Expiry: 04 2012
- Credit Card No.: 4444444444444444
- Card Holder Name: HONG
- C V V: ***

Buttons: Back, Pay Now, Reset.

ePayment Status section:

Issued Date	20-04-2012
K-Cover Reference No.	43029
Insured	KAVITHA
Period of Cover	20-04-2012 - 19-04-2013
Premium	RM 120.74
Bank Response	Transaction is successful
Bank Approval Code	ALBAPPEAK38202
Bank Transaction No.	ALBTRNEAK38202
Cover Note No.	JGB0015289
Submission No.	K0049831

Buttons: Print This Page, Print Cover Note.

In the bottom right corner, there is a zoom control showing 105%.

User Interface

Field	Mandatory (Y/N)	Description
Card Type	Y	User should select the card type from the following options available. 1. VISA 2. MASTER
Credit Card No.	Y	User should enter Credit Card number.
Card Holder Name	Y	User should enter Card Holder Name.
CVV	Y	User should enter the Card Verification Value Code. (CVV)
Back	N	On clicking 'Back', go backs to the Premium Details Screen.
Pay Now	N	After clicking 'Pay Now', Transaction will be initiated and the response will be shown in ePayment Status.
Reset	N	To reset to the initial values
Print This Page	N	On clicking this button, ePayment status will be shown in Print PDF.
Print Cover Note	N	Schedule will be printed.

FIRE METERIAL DAMGES-RECEIPT TAB

The screenshot displays a software application window titled "FIRE METERIAL DAMGES-RECEIPT TAB". The window has a tab bar at the top with several tabs: Insured Details, Schedule Details, Peril/Clause/Warranty/Mortgagee, Proposal Form Declaration, Premium Details, ePayment, and Receipt. The Receipt tab is currently active.

Below the tabs, there is a "Receipt" section containing the following fields:

- Payment Mode: A dropdown menu labeled "-PLEASE SELECT-".
- Cheque / Credit Card No.: An input field.
- Cheque Date: An input field with a calendar icon.
- Card Holder Name: An input field.
- Amount Paid: An input field with a RM prefix. To its right is a dropdown menu labeled "RM".

Below these fields is a table with the following data:

Select	Payment Mode	Cheque/Credit Card No	Cheque Date	Amount(RM)
<input checked="" type="checkbox"/>	E-PAYMENT	4444444444444444		120.74

At the bottom of the table, it says "1 Record(s)". To the right of the table, it shows "Total : RM 120.74".

At the very bottom of the window, there are two buttons: "Print Receipt" and "Cancel".

Field	Mandatory (Y/N)	Description
Payment Mode	Y	<p>User can select the Payment Mode by clicking the dropdown button.</p> <p>Following options are available.</p> <ol style="list-style-type: none"> 1. CASH 2. CHEQUE 3. CREDIT CARD
Cheque / Credit card No.	N	<p>If the payment mode selected is Cheque, User should enter Cheque No.</p> <p>If the payment mode selected is Credit Card, User should enter Credit Card No.</p>
Cheque Date	N	If the payment mode selected is Cheque, User should enter the Cheque date
Card Holder Name	N	Enter the Card Holder's name, if the payment mode is Credit Card
Amount Paid	Y	The Amount Paid under one payment mode
Add	Y	To add the information fields entered above into the table
Remove	N	To remove the selected payment from the Table
Print Receipt	N	Proceed to save the Details and Print PDF file will be opened in a new window
Cancel	N	Any unsaved data will be lost and proceeds to Client Profile Screen.