

MT02567PW

20AMT0000383-01

**SMART GLOVE HOLDINGS SDN BHD**

LOT 6487, BATU 5 3/4

SEMENTA

JALAN KAPAR

42100 KLANG

SELANGOR

**MONEY**



**ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD 200601015674 (735426-V)**

LEVEL 13, MENARA ALLIANZ SENTRAL, 203, JALAN TUN SAMBANTHAN, KUALA LUMPUR SENTRAL, 50470, KUALA LUMPUR, WILAYAH PERSEKUTUAN

TEL : 60322641188/22640688 FAX : 60322640662

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### Lodging of Complaints

We are committed to maintaining high levels of service, honesty, integrity and trustworthiness. If you have any reason to be dissatisfied with any of our products or services, we would like to hear from you. Your feedback is very important to us as we are always looking for ways to improve and serve you better.

To provide us with your feedback, you may contact us via the following channels:

Write to:	Phone	: 1-300-22-5542
Customer Feedback Center	Facebook Messenger	: @AllianzMalaysia
Allianz Arena	Email	: customer.service@allianz.com.my
Ground Floor Block 2A	Website/Live Chat	: www.allianz.com.my
Plaza Sentral		
Jalan Stesen Sentral 5		
Kuala Lumpur Sentral		
50470 Kuala Lumpur		

### Avenues to Seek Redress

You may submit your complaint to the Ombudsman for Financial Services (OFS) if you are not satisfied with our final response or decision, in the event that your complaint is within the scope of the OFS as well as the following monetary thresholds:

- (1) Insurance claims not exceeding RM250,000.00; and
- (2) Motor third party property damage claims not exceeding RM10,000.00.

The OFS can be contacted at the following address:

Ombudsman for Financial Services	Phone	: 03-2272 2811
Level 14, Main Block, Menara Takaful Malaysia	Fax	: 03-2272 1577
No 4, Jalan Sultan Sulaiman	Email	: enquiry@ofs.org.my
50000 Kuala Lumpur	Website	: www.ofs.org.my

If your complaint does not fall within the purview of the OFS, you may refer your complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following address:

Write to (BNMTELELINK):	Phone	: 1-300-88-5465
Pengarah	Fax	: 03-2174 1515
LINK & Pejabat BNM	Email	: bnmtelelink@bnm.gov.my
Bank Negara Malaysia	Website	: www.bnm.gov.my
P.O. Box 10922		
50929 Kuala Lumpur		

Walk-in (BNMLINK):  
Ground Floor, Block D  
Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur

You may check with our Customer Feedback Center on the types of complaints handled by the OFS or BNM before submitting your complaint.

## Penyerahan Aduan

Kami berdedikasi untuk meningkatkan dan mengekalkan tahap perkhidmatan yang tinggi, jujur, penuh kebolehpercayaan dan amanah. Sekiranya anda tidak berpuas hati dengan mana-mana produk atau perkhidmatan kami, kami ingin mendengarnya daripada anda. Maklum balas anda sangat penting kepada kami kerana kami sentiasa mencari peluang untuk memperbaiki mutu perkhidmatan kami.

Untuk memberi sebarang maklum balas, anda bolehlah menghubungi kami melalui saluran-saluran berikut:

Secara bertulis:	Telefon	: 1-300-22-5542
Pusat Maklumbalas Pelanggan	Facebook Messenger	: @AllianzMalaysia
Allianz Arena	E-mel	: customer.service@allianz.com.my
Tingkat Bawah Blok 2A	Laman Sesawang/	: www.allianz.com.my
Plaza Sentral	Live Chat	
Jalan Stesen Sentral 5		
Kuala Lumpur Sentral		
50470 Kuala Lumpur		

## Saluran untuk Penyelesaian Aduan

Anda boleh mengemukakan aduan anda kepada Ombudsman Perkhidmatan Kewangan (OPK) jika anda tidak berpuas hati dengan balasan atau keputusan akhir kami sekiranya aduan anda berada di dalam skop OPK serta ambang monetari berikut:

- (1) Tuntutan insurans tidak melebihi RM250,000.00; dan
- (2) Kerosakan harta pihak ketiga bagi tuntutan insurans motor tidak melebihi RM10,000.00.

OPK boleh dihubungi di alamat berikut:

Ombudsman Perkhidmatan Kewangan	Telefon	: 03-2272 2811
Level 14, Blok Utama, Menara Takaful Malaysia	Faks	: 03-2272 1577
No 4, Jalan Sultan Sulaiman	E-mel	: enquiry@ofs.org.my
50000 Kuala Lumpur	Laman Sesawang	: www.ofs.org.my

Jika aduan anda berada di luar bidang OPK, anda bolehlah merujuk aduan anda kepada Laman Maklumat Nasihat dan Khidmat (LINK) Bank Negara Malaysia (BNM) di alamat berikut:

Secara Bertulis (BNMTELELINK):	Telefon	: 1-300-88-5465
Pengarah	Faks	: 03-2174 1515
LINK & Pejabat BNM	E-mel	: bnmtelink@bnm.gov.my
Bank Negara Malaysia	Laman Sesawang	: www.bnm.gov.my
Peti Surat 10922		
50929 Kuala Lumpur		

Secara Bersemuka (BNMLINK):  
 Tingkat Bawah, Blok D  
 Bank Negara Malaysia  
 50480 Kuala Lumpur

Anda boleh merujuk dengan Pusat Maklumbalas Pelanggan kami mengenai jenis aduan yang dikendalikan oleh OPK atau BNM sebelum mengemukakan aduan anda kepada mereka.

STAMP DUTY PAID  
Duti Setem Telah Dibayar

THE SCHEDULE  
JADUAL

**Insured / Policyholder** : SMART GLOVE HOLDINGS BERHAD AND/OR F.T.R.R. & I.  
*Yang Diinsuranskan / Pemegang Polisi*

**Correspondence Address** : LOT 6487, BATU 5 3/4  
*Alamat Surat Menyurat*  
SEMENTA  
JALAN KAPAR  
42100 KLANG  
SELANGOR

				RM
<b>Policy No.</b> <i>No. Polisi</i>	: 20AMT0000383-01	<b>Gross Premium</b> <i>Premium Kasar</i>	:	2,256.00
<b>Account Code</b> <i>Kod Akaun</i>	: MT02567PW /M+A	<b>Service Tax</b> <i>Cukai Perkhidmatan</i>	:	135.36
<b>Period of Insurance</b> <i>Tempoh Insurans</i>	: <b>From</b> 20-11-2021 <b>To</b> 19-11-2022 <i>Dari Hingga</i>	<b>Stamp Duty</b> <i>Duti Setem</i>	:	10.00
<b>Product Code &amp; Name</b> <i>Kod Produk &amp; Nama</i>	: 010701 MONEY	<b>Total Premium</b> <i>Jumlah Premium</i>	:	2,401.36
<b>Issue Date</b> <i>Tarikh Dikeluarkan</i>	: 22-11-2021	<b>Total Payable (Rounded)</b> <i>Jumlah Yang Perlu Dibayar (Dibundarkan)</i>	:	2,401.35
<b>Issue Branch</b> <i>Cawangan Dikeluarkan</i>	: CORPORATE BUSINESS			
<b>Total Sum Insured (RM)</b> <i>Jumlah Yang Diinsuranskan (RM)</i>	: 100,000.00			

**Occupation / Business Trade Description** *Deskripsi Penghunan / Perniagaan*  
RUBBER GLOVE MANUFACTURER

**RISK NO. :1**

**Situation of Risk** *Situasi Risiko*  
LOT 6487 BATU 5, 3/4 SAMENTA,  
LORONG SG PULOH OFF, JALAN KAPAR,  
42100 KLANG  
SELANGOR

**MONEY IN PREMISES** *Wang Dalam Premis*

<b>Item No.</b> <i>No. Item</i>	<b>Interest Description</b> <i>Deskripsi Kepentingan</i>	<b>Limit of Liability (RM)</b> <i>Had Liabiliti (RM)</i>
1.01	MONEY IN PREMISES WHILST KEPT IN LOCKED SAFE/LOCKED DRAWERS/LOCKED CABINETS DURING AND AFTER BUSINESS HOURS.	50,000.00
<b>Risk Sum Insured 1</b>		50,000.00

**RISK NO. :2**

**Territorial Limits** *Batasan Wilayah*  
WITHIN MALAYSIA

**MONEY IN TRANSIT** *Wang Dalam Transit*

<b>Item No.</b> <i>No. Item</i>	<b>Interest Description</b> <i>Deskripsi Kepentingan</i>	<b>Limit Per Carrying</b> <i>Had Dibawa (RM)</i>	<b>Estimated Annual Carrying</b> <i>Anggaran Dibawa Tahunan (RM)</i>
2.01	ON MONEY IN TRANSIT BETWEEN THE BANK AND THE INSURED'S PREMISES AND ALSO BETWEEN THE INSURED'S VARIOUS PREMISES AND IN THE CASE OF PAYROLL WHILE IN THE PREMISES UNTIL PAYOUT AND VICE VERSA	50,000.00	600,000.00
<b>Risk Sum Insured 2</b>		600,000.00	

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Subject to the following Perils / Clauses / Warranties / Memorandum attached hereto:

Tertakluk kepada Peril / Klausula / Waranti / Memorandum yang disertakan berikut:

Code	Description
<i>Kod</i>	<i>Keterangan</i>
DR3	DATE RECOGNITION WITH SAVING CLAUSE
MN-CL01(A)	DAMAGE TO DRAWER, SAFE OR STRONGROOM EXTENSION
MN-CL07	KEY CLAUSE
MN-CL11	PERSONAL ACCIDENT ASSAULT EXTENSION
MS-CL03	REINSTATEMENT OF LOSS CLAUSE
MS-CL15	AUTOMATIC REINSTATEMENT OF SUM INSURED CLAUSE
MS-CL16	STRIKE, RIOT & CIVIL COMMOTION
MS-CL18	LOSS NOTIFICATION CLAUSE
MS-CL29	PAYMENTS ON ACCOUNTS CLAUSE
MS-CL52	ARMED ROBBERY/HOLD UP CLAUSE
MS-CL64	EMPLOYEES' EFFECTS CLAUSE
MS-CL65	CRIMINAL BREACH OF TRUST CLAUSE
MS-CL66	THEFT BY DECEPTION (CHEATING) CLAUSE
MS-CL77	PROPERTY DAMAGE CLARIFICATION CLAUSE
MS-CL83	SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3110)
MS-CL86	TERRORISM EXCLUSION ENDORSEMENT
MS-W01	PREMIUM WARRANTY
MEMO	MEMORANDUM

Issued in Lieu of and Cancelling / Replacing Cover Note No. : -

Dikeluarkan Sebagai Pembatalan / Penggantian No. Nota Lindung:

Previous Policy No. : 20AMT0000383-00  
*No. Polisi Terdahulu*

Proposal Received Date : 17-11-2021  
*Tarikh Cadangan Diterima*

Issued By : RASHAYU AHMAD  
*Dikeluarkan Oleh*

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD 200601015674 (735426-V)

  
Authorised Signature  
Tandatangan Yang Diberi Kuasa

Attaching and forming part of Policy No. : 20AMT0000383-01

**CLAUSES / PERILS / WARRANTIES / MEMORANDUM**

*Peril / Klausu / Waranti / Memorandum*

**DR3 DATE RECOGNITION WITH SAVING CLAUSE**

It is noted and agreed this policy is hereby amended as follows:

A. The Company will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer data processing equipment, media microchip, operating systems, microprocessors (computer chip) integrated circuit or similar device, or any computer software, whether the property of the Insured or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to:

1. Correctly recognize any date as its true calendar date;
2. Capture, save or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than as its true calendar date and/or;
3. Capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or inability to capture, save, retain or correctly process such data on or after any date.

B. It is further understood that the Company will not pay for the repair or modification of any part of any electronic data processing system or any part of any device and/or software as listed above in A.

C. It is further understood that the Company will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the Insured or for the Insured or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequacy described in A. above.

D. It is further understood that the Company will not pay for any consequential loss resulting from continuing inability of the computer and equipment described in A. above to correctly recognize any date as its true calendar date after the lost or damaged property has been replaced or repaired.

Such loss or damage or any consequential loss referred to A, B, C or D above is excluded regardless of any other cause that contributed concurrently or in any other sequence to the same.

**SAVING CLAUSE** This endorsement shall not exclude subsequent loss or damage or consequential loss which itself results from an Defined Peril. Defined Peril shall mean fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hurricane, cyclone, typhoon, riot, strike, civil commotion, vandalism, malicious mischief, earthquake, volcanic eruption, flood, bursting or overflowing of water tanks or pipes, subsidence and landslip and spontaneous combustion in so far as they are not excluded under this Policy.

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

**MN-CL01(A) DAMAGE TO DRAWER, SAFE OR STRONGROOM EXTENSION**

It is hereby declared and agreed that this Policy is extended to indemnify the Insured against damage to drawer, safe or strongroom arising from, connected with or traceable to any loss hereby insured. Provided that the Company has the option to indemnify by payment, reinstatement or repair provided further that the liability of the Company under this extension shall not exceed RM1,000.00 any one loss or any one period of insurance.

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

**MN-CL07 KEY CLAUSE**

Warranted that this Policy does not cover loss of insured interests from safes or strongrooms following the use of the keys to the said safes or strongrooms unless the said keys are obtained by threats or violence. It is a condition of this that whenever premises are left unattended the keys to the safes or strongrooms and record of the combination numbers are removed from the premises by the Insured or some other responsible person nominated by him.

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

**MN-CL11 PERSONAL ACCIDENT ASSAULT EXTENSION**

Name of Insured

In consideration of the payment of an additional premium (included in the Premium for this Policy) the Company agrees subject to the terms exceptions and conditions contained in or endorsed on this Policy and the Special Conditions hereunder that if an occurrence described hereunder shall happen to the Person-insured described hereunder during the Period of Insurance caused by an assailant in an attempt to rob whilst the Person-insured is

- a) carrying Money on behalf of the Insured
  - b) proceeding to or returning from the carrying of such Money
- and the Person-insured shall thereby suffer any of the Results described hereunder the Company will pay to Insured the Compensation specified against such Result

The Person-Insured

Any two employees of the Insured whilst carrying cash.

Occurrence

Bodily injury caused solely by violent accidental external and visible means which injury shall independently of any other cause be the sole cause of any of the Result

**RESULTS**

**COMPENSATION**

a) Death )	RM10,000.00
b) Total and permanent loss of all sight in both eye )	RM10,000.00
c) Total loss by physical severance of both hands or both feet or of one hand and one foot )	RM10,000.00
d) Total loss by physical severance of one hand or one foot together with the total and permanent loss of all sight in one eye )	RM10,000.00
e) Total and permanent loss of sight in one eye )	RM10,000.00
f) Total loss by physical severance of one hand or one foot )	RM 5,000.00

Compensation shall not be payable for more than one of Results (a) to (f) and when payable for one of those Results shall not be payable for any other of the Results caused by the same occurrence nor for any of the Results caused by any subsequent Occurrence.

**SPECIAL CONDITIONS**

- 1) This endorsement shall not apply to any Occurrence:-

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- a) consequent upon any pre-existing physical defect or infirmity of the Person-Insured.
  - b) happening to the Person-Insured who is under 16 or over 65 years at the time of such Occurrence.
  - c) consequent upon pregnancy or childbirth.
- 2) All certificates and information and evidence required by the Company shall be furnished at the expense of the Insured or any Claimant hereunder and shall be in such form and of such nature as the Company shall prescribe.
- 3) The Person-Insured as often as required shall submit to medical examination on behalf of the Company at its own expense.
- 4) The Company shall in the case of the death of the Person-Insured be entitled to have a post mortem examination at its own expense.
- 5) No assignee shall be entitled to any Compensation under this Endorsement.

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

#### MS-CL03 REINSTATEMENT OF LOSS CLAUSE

In consideration of the Insured undertaking to pay an additional premium at the agreed rate on the amount of Loss calculated on a pro-rate basis from the date of such loss to the expiry of the current period of insurance it is agreed that in the event of loss the insurance hereunder shall maintain in force for the full Sum Insured.

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

#### MS-CL15 AUTOMATIC REINSTATEMENT OF SUM INSURED CLAUSE

It is agreed and declared that in the event of a loss of or damage to the property hereby insured by any of the perils and in the absence of written notice by the Company or by the Insured to the contrary, the Sum Insured reduced by the amount of loss or damage is to be automatically reinstated from the date of loss provided that the Insured undertakes to pay such additional premium required for such reinstatement.

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

#### MS-CL16 STRIKE, RIOT & CIVIL COMMOTION

It is hereby understood and agreed that this Policy shall extend to cover Strike, Riot and Civil Commotion damage which for the purpose of this endorsement shall mean loss of or damage to the property insured directly caused by :

- 1) The act of any person taking part together with others disturbances of the public peace (whether in connection with a strike or lock-out or not) the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of any such disturbances.
- 2) The wilful act of any striker or locked-out worker done in furtherance of a strike or in a resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

Provided that the Indemnity given by reason of this endorsement shall not apply to any loss or damage occasioned by or through following occurrences, namely: or in consequences, directly or indirectly of any of the following occurrences, namely :

- a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war.
- b) Mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising,insurrection, rebellion, revolution, military or usurped power.
- c) Any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the Government De Jure or De Facto or to the influencing of it by terrorism or violence.

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

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

#### MS-CL18 LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that this insurance will not be prejudiced by any inadvertent delays, errors or omissions in notifying the Insurers of any circumstances or events giving rise or likely to give rise to a claim under the Policy. Provided the claim is intimated not later than 30 days from the date of loss.

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

#### MS-CL29 PAYMENTS ON ACCOUNTS CLAUSE

It is understood and agreed that in the event of the occurrence of a loss under this insurance the Company will make payment on account in respect of such loss to the Insured if desired subject to the company being satisfied with the evidence in support of the claim covered by this policy.

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

#### MS-CL52 ARMED ROBBERY/HOLD UP CLAUSE

It is hereby declared and agreed that the insurance extends to cover the risk of Armed Robbery occurring during business hours. "Armed Robbery" shall be deemed to be the felonious and forcible theft of insured property :

- a) by violence inflicted upon any employee of the Insured,
- b) by the placing of the Insured's employees in fear of violence,
- c) by any other overt felonious act committed in the presence of the insureds' employees and of which the employees were actually cognizant, provided such other act is not committed by the employees of the Insured.

Mere disappearance of the property insured hereunder is not a loss covered hereby. Any shortage disclosed by an inventory is not covered hereby unless such shortage can be reasonably shown to have been occasioned by Armed Robbery.

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

#### MS-CL64 EMPLOYEES' EFFECTS CLAUSE

It is hereby declared and agreed that the Policy is extended to cover clothing and/or personal effects of employees, the Limit of Indemnity under this extension being limited to RM250.00 in respect of any one occurrence or number of occurrences arising directly or indirectly from one source or original cause.

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

#### MS-CL65 CRIMINAL BREACH OF TRUST CLAUSE

The Company shall not be liable for any loss or damage caused by or attributed to the act of criminal breach of trust by any person within the meaning of the definition of the offence of criminal breach of trust set out in the Penal Code.

Criminal breach of trust as defined in the Penal Code is as follows :- "Whoever, being in any manner entrusted with property or with any dominion over Property, dishonestly misappropriates or converts to his own use that property or dishonestly uses or disposes of that property in violation of any direction of law prescribing the mode in which such trust is to be discharged, or of any legal contract, express or implied, which he has made touching the discharge of such trust, or wilfully suffers any other person so to do, commits 'Criminal Breach of Trust'".

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

#### MS-CL66 THEFT BY DECEPTION (CHEATING) CLAUSE

The Company shall not be liable for any loss or damage caused by or attributed to the act of cheating by any person within the meaning of the definition of the offence of cheating set out in the Penal Code.

Cheating as defined in the Penal Code is as follows : "Whoever, by deceiving any person, fraudulently or dishonestly induces the person so deceived to deliver any property or



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intentionally induces the person so deceived to do or omit to do anything which he would not do or omit if he was not so deceived, and which act or omission causes or is likely to cause damage or harm to that person in body, mind, reputation or property, is said to 'Cheat'.  
Subject otherwise to the terms, exceptions and conditions of this Policy.

#### MS-CL77 PROPERTY DAMAGE CLARIFICATION CLAUSE

Property damage covered under this Policy shall mean physical damage to the substance of property.  
Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure. Consequently the following are excluded from this Policy:  
A. Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion loss or damage to data or software, which is the direct consequence of insured physical damage to the substance of property shall be covered.  
B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs and any business interruption losses resulting from such loss or damage.  
Subject otherwise to the terms, exceptions and conditions of this Policy.

#### MS-CL83 SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3110)

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the Provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

#### MS-CL86 TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  
For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.  
This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.  
In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

#### MS-W01 PREMIUM WARRANTY

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the Insurer within sixty (60) days from the inception date of this policy /endorsement/ renewal certificate.  
If this condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro rata premium for the period they have been on risk.  
Where the premium payable pursuant to this warranty is received by an authorised agent of the insurer, the payment shall be deemed to be received by the insurer for the purpose of this warranty and the onus of proving that the premium payable was received by a person, including an agent, who was not authorised to receive such premium shall lie on the Insurer.  
Subject otherwise to the terms and conditions of this Policy.

#### MEMO MEMORANDUM

##### Location of risk :

- 1) Lot 6487 Batu 5, 3/4 Sementa, Lorong Sg Puloh Off, Jalan Kapar, 42100 Klang, Selangor
- 2) Lot 6497 & 6497A, Lorong Haji Abdul Manan, Batu 5 3/4 Sementa, 42100 Klang, Selangor
- 3) Lot 6491 & 6491A, Batu 5 3/4 Semanta, Lorong Sg Puloh Off, Jalan Kapar, 42100 Klang, Selangor

It is hereby declared and agreed that this policy is subject to the following :  
- Trade And Economic Sanctions Endorsement (Lma3100)  
- Damage To Premise/Safes/Drawers/Cabinets/Strongroom Endorsement  
- Loss during/after Fire Occurrence Clause  
- Abscondment By Messenger Clause (3 days)  
- Locked Drawers, Cabinets, Cash Registers Extension Clause (Limit -RM5,000)

#### COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
  - a. for a Communicable Disease, or
  - b. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

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



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**PREMIUM DEBIT NOTE**  
**NOTA DEBIT PREMIUM**

**Insured / Policyholder** : SMART GLOVE HOLDINGS BERHAD AND/OR F.T.R.R.& I.  
*Yang Diinsuranskan / Pemegang Polisi*

**Correspondence Address** : LOT 6487, BATU 5 3/4  
*Alamat Surat-Menyurat*  
SEMENTA  
JALAN KAPAR  
42100 KLANG  
SELANGOR

**Policy No.** : 20AMT0000383-01  
*No. Polisi*

**Product Code & Name** : 010701 - MONEY  
*Kod Produk & Nama*

**Account Code** : MT02567 /M+A  
*Kod Akaun*

**Debit Note No.** : D20AMT0000383-01  
*Nota Debit*

**Period of Insurance** : From 20/11/2021 To 19/11/2022  
*Tempoh Insurans Dari Hingga*

**Issue Date** : 22/11/2021  
*Tarikh Dikeluarkan*

**Particulars**  
*Butiran*

**Amount (RM)**  
*Amaun (RM)*

<b>Premium</b> <i>Premium</i>	:	2,256.00
		<hr/> 2,256.00

<b>Add</b> <i>Tambah</i>	:	Service Tax	135.36
	:	Stamp Duty	10.00

<b>Total Premium</b> <i>Jumlah Premium</i>		<hr/> 2,401.36
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<b>Total Payable (Rounded)</b> <i>Jumlah Yang Perlu Dibayar (Dibundarkan)</i>		<hr/> <hr/> 2,401.35
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ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD 200601015674 (735426-V)

  
**Authorised Signature**  
*Tandatangan Yang Diberi Kuasa*



Allianz

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ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD 200601015674 (735426-V)

LEVEL 13, MENARA ALLIANZ SENTRAL  
203, JALAN TUN SAMBANTHAN  
KUALA LUMPUR SENTRAL  
50470 KUALA LUMPUR  
WILAYAH PERSEKUTUAN

Tel. No. : 60322641188/22640688

Fax No. : 60322640662

Service Tax Reg No. : W10-1808-31006172

## INVOICE

INVOIS

Policy No. : 20AMT0000383-01

No. Polisi

Account Code : MT02567

Kod Akaun

Insured / Policyholder : SMART GLOVE HOLDINGS SDN BHD

Pihak Diinsuranskan / Pemegang Polisi

Correspondence : LOT 6487, BATU 5 3/4

Address : SEMENTA  
JALAN KAPAR  
42100 KLANG  
SELANGOR

Alamat Surat-Menyurat

Invoice No. : STAX21116000050751

No. Invois

Invoice Date : 22/11/2021

Tarikh Invois

Product Code & : 010701 MONEY

Name

Kod Produk & Nama

Period of Insurance : From 20/11/2021 To 19/11/2022

Tempoh Insurans

No. No.	Description Keterangan	Total Amount (RM) Jumlah (RM)
1.	Gross Premium	2,256.00
		2,256.00
	Stamp Duty	10.00
	Premium Payable Excluding Service Tax	2,266.00
	Premium Subject to Service Tax at 6% ( Period of Insurance : 20/11/2021 - 19/11/2022 )	2,256.00
	Service Tax Payable	135.36
	Total Amount Payable (Including Service Tax and Stamp Duty)	2,401.36
	Total Amount Payable (Including Service Tax and Stamp Duty) (Rounded)	2,401.35

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