

MT02567 PW 21FMT0000211-00

PLATINUM GLOVE INDUSTRIES SDN BHD

LOT 6497 LORONG HAJI ABDUL MANAN BATU 5 3/4 SEMENTA 42100 KLANG SELANGOR

FIRE

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

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 : bnmtelelink@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 Yang Diinsuranskan / Pemegang Polisi : PLATINUM GLOVE INDUSTRIES SDN BHD

Correspondence Address : LOT 6497

LORONG HAJI ABDUL MANAN

BATU 5 3/4 SEMENTA 42100 KLANG **SELANGOR**

Product

: FIRE

Policy No. : 21FMT0000211-00

Period of Insurance

: From 01-03-2021 **To** 28-02-2022

Account No.

: MT02567PW

/M+A

Issuing Branch

: CORPORATE BUSINESS

: 26-04-2021

Issuing Date

Gross Premium

3,052.80

Service Tax

Stamp Duty

Total Premium

Amount Payable (Rounded)

53,942.80

RM

50,880.00

10.00

53,942.80

Total Sum Insured (RM)

Jumlah Nilai Diinsuranskan (RM)

: 12,000,000.00

RISK NO.:1

Situation of Risk Situasi Risiko

LOT 6491

BATU 5 3/4 SEMENTA

LORONG SG PULOH, OFF JALAN KAPAR KLANG

42100 KLANG **SELANGOR**

Occupation / Business Trade Code & Description Kod & Deskripsi Penghunian / Perniagaan

241401 - RUBBER GLOVE MANUFACTURER

Construction Code & Description Kod & Deskripsi Pembi

C1B - PARTLY BRICK/METAL WALLS WITH TILE/METAL ROOF

Interest Insured Kepentingan Yang Diinsuranskan

Item No. Interest Description

No. Item Deskripsi Kepentingan

ON PLANT & MACHINERY, ACCESSORIES AS PER LIST LODGED WITH THE 1.01

COMPANY

Risk Sum Insured 1

Excess / Deductible Lebihan / Potongan

10.00% OF LOSS OR RM100,000.00 ON EACH AND EVERY LOSS. 1

Rate (%) 0.221000 Sum Insured (RM) Nilai Diinsuranskan (RM)

12,000,000.00

12,000,000.00

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Code	Description	Rate (%)
Kod	Keterangan	Kadar (%
MEMO	MEMORANDUM	
NRP.01	AIRCRAFT DAMAGE ENDORSEMENT	0.005000
NRP.02	EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT	0.010000
NRP.03	STORM, TEMPEST ENDORSEMENT	0.015000
	EXCESS / DEDUCTIBLE : 1% OF THE TOTAL SUM INSURED OR RM200 WHICHEVER SHALL BE THE LESS	
NRP.04	FLOOD ENDORSEMENT EXCESS / DEDUCTIBLE : 1% OF THE TOTAL SUM INSURED OR RM2500 WHICHEVER SHALL BE THE LESS	0.086000
NDD 05D		0.000000
NRP.05B NRP.06B	EXPLOSION - INDUSTRIAL WITH BOILERS IMPACT DAMAGE INCLUDING INSURED'S OWN VEHICLES	0.008000
INKP.U0D	EXCESS / DEDUCTIBLE : RM250	0.004000
NRP.07B	BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES - OTHERS	0.005000
141KI .07 D	EXCESS / DEDUCTIBLE : FOR SUM INSURED LESS THAN RM50,000.00 - 1% OF SUM INSURED SUBJECT TO MIN RM100.00. FOR	0.005000
	SUM INSURED RM50,000.00 AND ABOVE - RM1000	
NRP.12B	RIOT STRIKE AND MALICIOUS DAMAGE OTHER THAN RESIDENTIAL PROPERTIES	0.014000
NRP08B	ELECTRICAL INSTALLATION CLAUSE 8-B	0.056000
RC.01B	TEMPORARY REMOVAL CLAUSE -OTHER PROPERTY EXCLUDING STOCK-IN-TRADE AND MERCHANDISE	
	SUB-LIMIT : 10% OF SUM INSURED UNDER (EACH ITEM OF) THE POLICY	
RC.02B	REMOVAL OF DEBRIS CLAUSE (WITHOUT SEPARATE SUM INSURED)	
	SUB-LIMIT: 10% OF SUM INSURED OF EACH ITEM OR RM2000000 IN AGGREGATE, WHICHEVER IS LOWER.	
RC.03B	ARCHITECT'S SURVEYOR'S ENGINEER'S AND CONSULTANT'S FEES CLAUSE (WITHOUT SEPARATE SUM INSURED)	
RC.04	OTHER CONTENTS CLAUSE SUB-LIMIT : RM1000	
RC.05	CAPITAL ADDITIONS CLAUSE	
	SUB-LIMIT: 10% BY EACH ITEM OR RM1000000 PER LOCATION WHICHEVER IS THE LESS; FOR MORE THAN ONE LOCATION,	
RC.07	THE LIMIT IS RM2,000,000 IN AGGREGATE FOR ALL LOCATIONS CONTRACT PRICE CLAUSE	
RC.10	COMPUTER SYSTEMS RECORDS CLAUSE	
RC.10	DESIGNATION CLAUSE	
RC.14	COINSURANCE AND LEADER CLAUSE	
RC.14	REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCK ITEMS)	
RC.18	REINSTATEMENT IN COMPLIANCE WITH THE REQUIREMENT OF PUBLIC AUTHORITIES CLAUSE	
RC.20	TEMPORARY STORAGE CLAUSE	
110.20	SUB-LIMIT: 10% OF TOTAL SUM INSURED OR RM500000 WHICHEVER IS LOWER, MAXIMUM 60 DAYS	
RC.27	INTERNAL REMOVAL CLAUSE	
RC.28	OUTBUILDING CLAUSE	
RC.29	APPRAISEMENT CLAUSE	
RC.30	VEHICLE LOAD CLAUSE	
RC.31	ALTERATIONS AND REPAIRS CLAUSE	
RC.32	AGGREGATE CONDITION OF AVERAGE CLAUSE	
RC.42(A)1	DATE RECOGNITION WITH SAVING CLAUSE	
RC.45	PROPERTY DAMAGE CLARIFICATION CLAUSE	
RC.47	RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	
RC.48	UNVALUED POLICY CLAUSE	
RC.49	SANCTION EXCLUSION CLAUSE	
D144 0 4 D	DESTRUCTION OF ORDAY BANTING POWER ORDAYING WARRANTY	

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

Dikeluarkan Sebagai Pembatalan / Penggantian No. Nota Lindung:

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

Previous Policy No.

RW.04B

RW.26

Proposal Received Date

: 22-04-2021

Issued By Dikeluarkan Oleh : HAZMAWATI ZAMZURI

PREMIUM WARRANTY

RESTRICTION OF SPRAY PAINTING/POWDER SPRAYING WARRANTY

Authorised Signature Tandatangan Yang Diberi Kuasa

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Attaching and forming part of Policy No.: 21FMT0000211-00

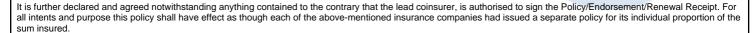
PERILS / CLAUSES / WARRANTIES / MEMORANDUM

Peril / Klausa / Waranti / Memorandum

RC.14 COINSURANCE AND LEADER CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within policy, or on any endorsement hereon to the contrary that any reference to "the Company" shall be deemed to mean the following Companies each of which agrees for its individual proportion set against its name subject to the terms, exceptions and conditions herein or attached hereto or endorsed hereon, that if during the period of insurance stated in the Schedule the Insured shall sustain loss or damage in the circumstances provided for by this Policy indemnify the Insured in the manner herein described:

COMPANY Allianz General Insurance Company (Malaysia) Berhad Tokio Marine Insurans (Malaysia) Berhad Berjaya Sompo Insurance Berhad RHB Insurance Berhad Progressive Insurance Bhd Tune Protect Group Berhad Takaful Ikhlas General Berhad Pacific & Orient Insurance Co. Bhd AmGeneral Insurance Berhad	PROPORTION 40.00% 12.00% 18.00% 2.50% 5.00% 2.50% 10.00% 2.50% 5.00%
The Pacific Insurance Berhad	2.50%
Total	100%



MEMO MEMORANDUM

IT IS HEREBY DECLARED AND AGREED THE POLICY IS SUBJECT TO THE FOLLOWING:-

- 1. MORTGAGEE/ LEASING/ HIRE PURCHASE: PAC LEASE BERHAD
- 2. COMMUNICABLE DISEASE ENDORSEMENT (For use on property policies)
 - 1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and 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:
 - 2.1 for a Communicable Disease, or
 - 2.2 any property insured hereunder that is affected by such Communicable Disease.
 - 3. As used herein, a Communicable Diseasemeans any diseasewhich can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can causeor threaten damageto, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
 - 4. 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.

LMA5393 25 March 2020

3. COMMUNICABLE DISEASES EXCLUSIONS CLAUSE (LMA5399)

- 1. Notwithstanding any provision to the contrary within this reinsurance agreement, this reinsurance agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount incurred by or accruing to the reinsured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
- 2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

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Allianz (11)

Attaching and forming part of Policy No.: 21FMT0000211-00

- 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.

The Policy Holder/ Insured warranted that the insurer(s) shall not be liable to any claims whatsoever arising from any loss or damage whether directly or indirectly for the period from 01/03/2021 to 09/04/2021.

Allianz (II)

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ALINAN PEMUNYA



PREMIUM DEBIT NOTE

NOTA DEBIT PREMIUM

Insured / Policyholder

Yang Diinsuranskan / Pemegang Polisi

: PLATINUM GLOVE INDUSTRIES SDN BHD

LOT 6497

LORONG HAJI ABDUL MANAN

BATU 5 3/4 SEMENTA

42100 KLANG **SELANGOR**

Policy No.

: 21FMT0000211-00

Product

: 040100 - FIRE

Account No.

: MT02567PW /M+A

Debit Note No. : D21FMT0000211-00

Nota Debit

: From 01/03/2021 To 28/02/2022

Issue Date Tarikh Dikeluarkan : 26/04/2021

Particulars

Premium Due Premium Perlu Dibavar

Period of Insurance

Amount (RM)

50,880.00

50,880.00

Add : Service Tax Tambah

Add

: Stamp Duty

Total Premium

10.00

3,052.80

53,942.80

53,942.80

Amount Payable (Rounded)

Amaun Perlu Dibayar (Digenapkan)

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

Authorised Signature Tandatangan Yang Diberi Kuasa

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ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

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

Product

No. Invois

Tarikh Invois

Invoice No.

Invoice Date

: FIRE

: 26/04/2021

: STAX21056000000365

Policy No. : 21FMT0000211-00 No. Polisi

Account No. : MT02567

Insured / Policyholder : PLATINUM GLOVE INDUSTRIES SDN BHD

Yang Diinsuranskan / Pemegang Polisi

LOT 6497

LORONG HAJI ABDUL MANAN

BATU 5 3/4 SEMENTA

42100 KLANG **SELANGOR**

Period of Insurance Tempoh Insurans

: From 01/03/2021 To 28/02/2022

Item No. No. Item	Description Keterangan		Total Amount (RM) Jumlah (RM)
1.	Gross Premium		50,880.00
			50,880.00
	Stamp Duty		10.00
	Premium Payable Excluding Service Tax		50,890.00
	Premium Subject to Service Tax at 6% (Period of Insurance : 01/03/2021 - 28/02/2022)	50,880.00	
	Service Tax Payable		3,052.80
	Total Premium Payable (Including Service Tax and Stamp Duty)		53,942.80
	Total Amount Payable (Including Service Tax and Stamp Duty) (Rounded)		53,942.80

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

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NOTICE TO CUSTOMERS OF ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD ON THE PERSONAL DATA PROTECTION ACT 2010 / NOTIS KEPADA PELANGGAN-PELANGGAN ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD BERKENAAN DENGAN AKTA PERLINDUNGAN DATA PERIBADI 2010

You would have been previously notified or made aware of the Privacy Statement (NOTICE TO CUSTOMERS OF ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD ON THE PERSONAL DATA PROTECTION ACT 2010) which sets out the purposes for the processing and collection of Personal Data, amongst other things, and is now being sent to you for your records and safekeeping. / Anda telah sebelum ini diberitahu atau dimaklumkan tentang Kenyataan Privasi (NOTIS KEPADA PELANGGAN SYARIKAT ALLIANZ GENERAL INSURANCE (MALAYSIA) BERHAD MENGENAI AKTA PERLINDUNGAN DATA PERIBADI 2010) yang menggariskan tujuan bagi pemprosesan dan pengumpulan Data Peribadi, antara perkara-perkara lain, dan kini dihantar kepada anda untuk rekod dan simpanan anda.

1. Data Privacy / Data Privasi

Allianz General Insurance Company (Malaysia) Berhad ("Company") will process your personal information strictly in accordance with the Personal Data Protection Act 2010, other related legislation, the Company's and/or its Group's own strict internal policy. / Allianz General Insurance Company (Malaysia) Berhad ("Syarikat") akan memproses maklumat peribadi anda secara tegasnya mengikut Akta Perlindungan Data Peribadi 2010, undangundang lain yang berkaitan dan polisi dalaman Syarikat dan/atau Kumpulannya sendiri yang ketat.

2. Processing of Personal Data / Pemprosesan Data Peribadi

When you apply for, update, modify or renew an insurance policy, the personal information including policy information, financial information and Sensitive Personal Data pertaining to you ("Personal Data") will be collected, held on computer and/or in documents, used, disclosed and otherwise processed by the Company and its employees, representatives, reinsurers, agents and affiliates to facilitate the performance and administration of the Company's functions as an insurance company. / Apabila anda memohon, mengemaskini, mengubah atau memperbaharui suatu polisi insurans, maklumat peribadi termasuk maklumat polisi, maklumat kewangan dan Data Peribadi Sensitif yang berkaitan dengan anda ("Data Peribadi") akan dikutip, disimpan dalam komputer dan/atau dalam dokumen, digunakan, didedahkan atau sebaliknya diproses oleh Syarikat dan pekerja-pekerjanya, wakil-wakil, penanggung-penanggung insurans semula, agen-agen dan sekutu-sekutu Syarikat untuk memudahkan pelaksanaan dan pentadbiran fungsi Syarikat sebagai sebuah syarikat insurans.

The Personal Data in relation to you may include copies and other details of identity documents, proof of address and other contact details, information concerning age, marital status, creditworthiness, physical or mental health or medical condition ("Sensitive Personal Data"). / Data Peribadi berkenaan anda mungkin termasuk salinan dan butir-butir dokumen identiti lain, bukti alamat dan maklumat berhubung lain, maklumat berkenaan umur, taraf perkahwinan, kelayakan kredit, kesihatan fizikal atau mental atau keadaan kesihatan ("Data Peribadi Sensitif").

The Company may obtain your Personal Data from other sources, such as bureaus or agencies established or to be established by regulatory authorities, operators of registers or databases available to the insurance industry, government departments, agencies or authorities, any party who has, does or will provide products or services to you and to whom you have granted consent, our commercial partners, insurance intermediaries, reinsurers, third party administrators and/or service providers, other insurance companies, your attending doctors, hospitals, clinics, other medical professionals, facilities or pharmacies, workshops, your lawyers, agents, proposed assignees, group policyholders, benefit plan administrators and employer, or related persons or organizations where such information would be essential for the purposes stated herein. / Syarikat mungkin memperoleh Data Peribadi anda daripada sumber lain, seperti biro atau agensi-agensi yang ditubuhkan atau akan ditubuhkan oleh pihak berkuasa kawal selia, operator rekod atau pangkalan data yang tersedia kepada industri insurans, jabatan kerajaan, agensi atau pihak berkuasa, mana-mana pihak yang telah, sedang atau akan membekalkan produk atau khidmat kepada anda dan kepada siapa yang anda telah memberikan persetujuan, rakan-rakan komersil kami, pihak perantara insurans, pihak penanggung insurans semula, pengurus dan/atau pembekal perkhidmatan pihak ketiga, syarikat insurans yang lain, doktor perawat anda, hospital, klinik, ahli profesional perubatan yang lain, kemudahan atau farmasi perubatan yang lain, peguam anda, agen, pemegang serah hak yang dicadangkan, pemunya polisi berkumpulan, pihak pengurusan pelan manfaat dan majikan anda, atau orang-orang atau organisasi yang berkaitan di mana maklumat sebegitu adalah penting untuk tujuan yang dinyatakan di sini.

3. Impact resulting from failure to supply information / Akibat daripada kegagalan untuk memberikan maklumat

You may choose whether or not to provide your Personal Data to the Company. If you choose not to do so, the Company may be unable to provide you with the services and/or products requested. Hence, it is obligatory for you to provide the Company with your Personal Data when you choose to apply for insurance cover with the Company. / Anda boleh memilih sama ada hendak memberikan Data Peribadi anda kepada Syarikat. Sekiranya anda memilih untuk tidak memberikan Data Peribadi anda, Syarikat mungkin tidak dapat menyediakan kepada anda khidmat dan/atau produk yang diminta. Dengan itu, adalah menjadi obligasi anda untuk membekalkan kepada Syarikat Data Peribadi anda apabila anda memilih untuk membuat permohonan untuk perlindungan insurans dengan Syarikat.

4. Purposes of Collecting and Using Your Personal Data / Tujuan Mengumpul dan Menggunakan Data Peribadi Anda

Your Personal Data will be collected, used and otherwise processed by the Company for the following purposes: / Data Peribadi anda akan dikutip, digunakan dan sebaliknya diproses oleh Syarikat untuk tujuan-tujuan berikut:

- (a) to better understand your insurance situation, provide quotes, enter into and execute your insurance contract, and to set up and administer your policy; / untuk lebih memahami keadaan insurans anda, memberi sebut harga, memasuki dan melaksanakan kontrak insurans anda, dan untuk menyediakan dan menguruskan polisi anda;
- (b) for underwriting, risk assessment, handling and settling of claims and audit purposes; / untuk pengunderaitan, penilaian risiko, pengurusan dan penyelesaian tuntutan dan tujuan audit;
- (c) for detection and prevention of criminal activity or fraud in connection with an insurance transaction; / untuk mengesan dan mengelakkan aktiviti jenayah atau penipuan berkaitan dengan suatu transaksi insurans;
- (d) to manage and service the Company's relationship with you and provide you with better customer service including marketing and promoting of other products and services by the Company and/or its Group; / untuk menguruskan dan menyelenggarakan hubungan Syarikat dengan anda dan menyediakan khidmat pelanggan yang lebih baik kepada anda termasuk pemasaran dan promosi produk dan perkhidmatan lain Syarikat dan/atau Kumpulannya:
- (e) to maintain and develop our business systems and infrastructure; / untuk mengekalkan dan membangunkan sistem dan infrastruktur bisnes kami;
- (f) for data transfer, and sharing with, the Company and its Group and/or third parties acting on our behalf, including those located outside Malaysia. / untuk pemindahan data, dan berkongsi dengan, Syarikat dan Kumpulannya dan/atau pihak ketiga bertindak bagi pihak kami, termasuk yang lokasinya berada di luar Malaysia.



5. Disclosure of Your Personal Data / Pendedahan Data Peribadi Anda

The Company may share your Personal Data with your employer and its representatives, agents and affiliates (where, for example, you are insured under a group insurance policy obtained through your employer), other insurers, brokers, credit organizations, underwriters, reinsurers, group policyholders, benefit plan administrators, those to whom the Company outsource certain business operations, commercial partners of the Company, regulatory authorities, bureaus or agencies established or to be established by regulatory authorities, operators of registers or databases available to the insurance industry, professionals working on behalf of the Company and/or its Group such as loss adjusters, lawyers, auditors, persons conducting actuarial or research studies, accountants, consultants, surveyors, external claims data collectors, investigators and medical professionals, and any other contractors or sub-contractors as required or permitted by law or as we may determine to be necessary or appropriate. / Syarikat mungkin berkongsi Data Peribadi anda dengan majikan anda dan wakil, agen dan sekutunya (di mana, contohnya, anda diinsuranskan di bawah polisi insurans berkumpulan yang diperolehi melalui majikan anda), syarikat insurans yang lain, broker, organisasi kredit, pihak pengunderait, pihak penanggung insurans semula, pemunya polisi berkumpulan, pihak pengurusan pelan manfaat, mereka kepada mana Syarikat telah menyumber luar operasi bisnes kami yang tertentu, rakan-rakan komersil Syarikat, pihak berkuasa kawal selia, biro atau agensi yang telah atau akan ditubuhkan oleh pihak berkuasa kawal selia, operator rekod atau pangkalan data yang tersedia kepada industri insurans pihak profesional yang bertugas bagi pihak Syarikat dan/atau Kumpulannya seperti penyelaras kerugian, peguam, juruaudit, mereka yang melaksanakan penyelidikan aktuari atau kaji selidik, akauntan, pakar runding, peninjau, pemungut data tuntutan luar, penyiasat dan profesional perubatan dan mana-mana kontraktor atau sub-kontraktor lain yang diperlukan at

6. Data Transfer and Sharing / Pemindahan dan Perkongsian Data

Where the Company considers it necessary or appropriate for the purposes of data storage or processing or human resource management, the Company may transfer your Personal Data to another member of the Group or third party service or product providers within or outside Malaysia, under conditions of confidentiality and similar levels of security safeguards. / Di mana Syarikat fikir adalah perlu atau sesuai untuk tujuan penyimpanan data atau pemprosesan atau pengurusan sumber manusia, Syarikat mungkin memindahkan Data Peribadi anda kepada ahli Kumpulan yang lain atau pemberi khidmat atau produk pihak ketiga di dalam atau di luar negara Malaysia, di bawah syarat-syarat kesulitan dan tahap usaha penjagaan yang serupa.

7. Your Rights of Access to Your Personal Data / Hak Anda Untuk Akses Kepada Data Peribadi Anda

You have the right to request in writing, access to and correction of your Personal Data held by the Company and you may make any enquiries or complaints in respect of your Personal Data by contacting the Company's Customer Service Officer at 1300-22-5542, from 8.45 a.m. to 5.45 p.m., Monday to Friday or email at customer.service@allianz.com.my or via our Fax No. 03-2264 8499. You also have the right to request in writing for the Company to cease processing your Personal Data including for marketing purposes. / Anda berhak untuk meminta secara bertulis akses kepada dan membetulkan Data Peribadi anda yang disimpan oleh Syarikat dan anda boleh membuat pertanyaan atau aduan berkaitan Data Peribadi anda dengan menghubungi Pegawai Perkhidmatan Pelanggan Syarikat di 1300-22-5542, daripada 8.45 pagi hingga 5.45 petang, Isnin hingga Jumaat atau emel kepada customer.service@allianz.com.my atau melalui No. Faks 03-22648499. Anda juga berhak untuk membuat permintaan secara bertulis kepada Syarikat untuk berhenti memproses Data Peribadi anda termasuk untuk tujuan pemasaran.

8. Information About Another Person / Maklumat Berkaitan Orang Lain

When you give the Company, information about another person, you confirm that they have appointed you to act for them, to consent to the processing of their personal data and to receive on their behalf, any data privacy notices. / Apabila anda memberi Syarikat maklumat berkaitan orang lain, anda mengesahkan bahawa mereka telah melantik anda untuk bertindak bagi pihak mereka untuk bersetuju dengan pemprosesan data peribadi mereka dan untuk menerima bagi pihak mereka apa-apa notis data privasi.

The Company reserves the right to update and amend this Privacy Notice or its Privacy Policy from time to time. The Company will notify you of any amendments to this Privacy Notice or its Privacy Policy via announcements on the Company's website (www.allianz.com.my) or other appropriate means. If the Company amends this Privacy Notice or its Privacy Policy, the amendment will only apply to Personal Data collected after the Company has posted the revised Privacy Notice or Privacy Policy. / Syarikat berhak untuk mengemaskini dan meminda Notis Privasi ini atau Polisi Privasi Syarikat dari semasa ke semasa. Sebarang perubahan atau pemindahan kepada Notis Privasi ini atau Polisi Privasi Syarikat akan dimaklumkan melalui pengumuman di laman web Syarikat (www.allianz.com.my) atau melalui cara yang bersesuaian. Jika Syarikat meminda Notis Privasi ini atau Polisi Privasi Syarikat, pindaan itu hanya akan berkuat-kuasa untuk Data Peribadi yang dikumpul selepas Syarikat memaparkan Notis Privasi atau Polisi Privasi yang terpinda.

In the event of any inconsistencies or discrepancies between the English version and the Bahasa Malaysia version, the English version shall prevail. / Sekiranya terdapat sebarang ketidakseragaman atau percanggahan di antara versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan digunapakai.

If you have a residential address in any of the European Union (EU) member states, please reach out to us at: privacy@allianz.com.my in order for us to assess and comply with the EU Privacy Law - General Data Protection Regulation (GDPR)

Level 29, Menara Allianz Sentral 203, Jalan Tun Sambanthan Kuala Lumpur Sentral, 50470 Kuala Lumpur

Tel: +603 2264 1188 +603 2264 0688 Fax: +603 2264 6109 Website: allianz.com.my CUSTOMER SERVICE Allianz Arena, Ground Floor, Block 2A Plaza Sentral, Jalan Stesen Sentral 5 Kuala Lumpur Sentral, 50470 Kuala Lumpur Allianz Contact Center: 1300 22 5542

Fax: +603 2264 8499

Email: customer.service@allianz.com.my



STAMP DUTY PAID Duti Setem Telah Dibayar

THE SCHEDULE

JADUAL

Insured / Policyholder Yang Diinsuranskan / Pemegang Polisi : PLATINUM GLOVE INDUSTRIES SDN BHD

Correspondence Address : LOT 6497

LORONG HAJI ABDUL MANAN

BATU 5 3/4 SEMENTA 42100 KLANG **SELANGOR**

Product

: FIRE

: 21FMT0000211-00

Policy No.

Period of Insurance

: From

01-03-2021 **To** 28-02-2022

: MT02567PW

/M+A

Issuing Branch

Account No.

Issuing Date

: CORPORATE BUSINESS

: 26-04-2021

: 12,000,000.00

Gross Premium

Service Tax

Stamp Duty

Total Premium

Amount Payable (Rounded)

RM

50,880.00

3,052.80

10.00

53,942.80

53,942.80

Total Sum Insured (RM)

Jumlah Nilai Diinsuranskan (RM)

RISK NO.:1

Situation of Risk Situasi Risiko

LOT 6491

BATU 5 3/4 SEMENTA

LORONG SG PULOH, OFF JALAN KAPAR KLANG

42100 KLANG **SELANGOR**

Occupation / Business Trade Code & Description Kod & Deskripsi Penghunian / Perniagaan

241401 - RUBBER GLOVE MANUFACTURER

Construction Code & Description Kod & Deskripsi Pembi

C1B - PARTLY BRICK/METAL WALLS WITH TILE/METAL ROOF

Interest Insured Kepentingan Yang Diinsuranskan

Item No. Interest Description

No. Item Deskripsi Kepentingan

ON PLANT & MACHINERY, ACCESSORIES AS PER LIST LODGED WITH THE 1.01

COMPANY

Risk Sum Insured 1

Excess / Deductible Lebihan / Potongan

10.00% OF LOSS OR RM100,000.00 ON EACH AND EVERY LOSS. 1

Rate (%) 0.221000 Sum Insured (RM) Nilai Diinsuranskan (RM)

12,000,000.00

12,000,000.00

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Subject to the following Pe	erils / Clauses / Warranties /	/ Memorandum attached hereto:
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Subject to the following Perils / Clauses / Warranties / Memorandum attached hereto: Tertakluk kepada Peril / Klausa / Waranti / Memorandum yang disertakan berikut:		
Code Kod	Description Keterangan	Rate (%) Kadar (%)
MEMO NRP.01 NRP.02	MEMORANDUM AIRCRAFT DAMAGE ENDORSEMENT EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT	0.005000 0.010000
NRP.02 NRP.03	STORM, TEMPEST ENDORSEMENT EXCESS / DEDUCTIBLE : 1% OF THE TOTAL SUM INSURED OR RM200 WHICHEVER SHALL BE THE LESS	0.015000
NRP.04	FLOOD ENDORSEMENT EXCESS / DEDUCTIBLE : 1% OF THE TOTAL SUM INSURED OR RM2500 WHICHEVER SHALL BE THE LESS	0.086000
NRP.05B	EXPLOSION - INDUSTRIAL WITH BOILERS	0.008000
NRP.06B	IMPACT DAMAGE INCLUDING INSURED'S OWN VEHICLES EXCESS / DEDUCTIBLE : RM250	0.004000
NRP.07B	BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES - OTHERS EXCESS / DEDUCTIBLE : FOR SUM INSURED LESS THAN RM50,000.00 - 1% OF SUM INSURED SUBJECT TO MIN RM100.00. FOR SUM INSURED RM50,000.00 AND ABOVE - RM1000	0.005000
NRP.12B	RIOT STRIKE AND MALICIOUS DAMAGE OTHER THAN RESIDENTIAL PROPERTIES	0.014000
NRP08B	ELECTRICAL INSTALLATION CLAUSE 8-B	0.056000
RC.01B	TEMPORARY REMOVAL CLAUSE -OTHER PROPERTY EXCLUDING STOCK-IN-TRADE AND MERCHANDISE SUB-LIMIT: 10% OF SUM INSURED UNDER (EACH ITEM OF) THE POLICY	
RC.02B	REMOVAL OF DEBRIS CLAUSE (WITHOUT SEPARATE SUM INSURED) SUB-LIMIT : 10% OF SUM INSURED OF EACH ITEM OR RM2000000 IN AGGREGATE, WHICHEVER IS LOWER.	
RC.03B	ARCHITECT'S SURVEYOR'S ENGINEER'S AND CONSULTANT'S FEES CLAUSE (WITHOUT SEPARATE SUM INSURED)	
RC.04	OTHER CONTENTS CLAUSE SUB-LIMIT : RM1000	
RC.05	CAPITAL ADDITIONS CLAUSE SUB-LIMIT: 10% BY EACH ITEM OR RM1000000 PER LOCATION WHICHEVER IS THE LESS; FOR MORE THAN ONE LOCATION, THE LIMIT IS RM2,000,000 IN AGGREGATE FOR ALL LOCATIONS	
RC.07	CONTRACT PRICE CLAUSE	
RC.10	COMPUTER SYSTEMS RECORDS CLAUSE	
RC.11	DESIGNATION CLAUSE	
RC.14	COINSURANCE AND LEADER CLAUSE	
RC.16A	REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCK ITEMS)	
RC.18	REINSTATEMENT IN COMPLIANCE WITH THE REQUIREMENT OF PUBLIC AUTHORITIES CLAUSE	
RC.20	TEMPORARY STORAGE CLAUSE SUB-LIMIT: 10% OF TOTAL SUM INSURED OR RM500000 WHICHEVER IS LOWER, MAXIMUM 60 DAYS	
RC.27	INTERNAL REMOVAL CLAUSE	
RC.28	OUTBUILDING CLAUSE	
RC.29	APPRAISEMENT CLAUSE	
RC.30	VEHICLE LOAD CLAUSE	
RC.31	ALTERATIONS AND REPAIRS CLAUSE	
RC.32	AGGREGATE CONDITION OF AVERAGE CLAUSE	
RC.42(A)1	DATE RECOGNITION WITH SAVING CLAUSE	
RC.45	PROPERTY DAMAGE CLARIFICATION CLAUSE	
RC.47	RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	
RC.48	UNVALUED POLICY CLAUSE	
RC.49	SANCTION EXCLUSION CLAUSE	

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

RESTRICTION OF SPRAY PAINTING/POWDER SPRAYING WARRANTY

Dikeluarkan Sebagai Pembatalan / Penggantian No. Nota Lindung:

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

Previous Policy No.

RW.04B RW.26

Proposal Received Date

: 22-04-2021

: HAZMAWATI ZAMZURI

PREMIUM WARRANTY

Issued By Dikeluarkan Oleh

Authorised Signature Tandatangan Yang Diberi Kuasa

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Attaching and forming part of Policy No.: 21FMT0000211-00

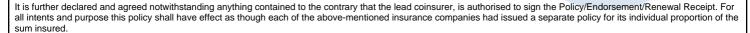
PERILS / CLAUSES / WARRANTIES / MEMORANDUM

Peril / Klausa / Waranti / Memorandum

RC.14 COINSURANCE AND LEADER CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within policy, or on any endorsement hereon to the contrary that any reference to "the Company" shall be deemed to mean the following Companies each of which agrees for its individual proportion set against its name subject to the terms, exceptions and conditions herein or attached hereto or endorsed hereon, that if during the period of insurance stated in the Schedule the Insured shall sustain loss or damage in the circumstances provided for by this Policy indemnify the Insured in the manner herein described:

COMPANY Allianz General Insurance Company (Malaysia) Berhad Tokio Marine Insurans (Malaysia) Berhad Berjaya Sompo Insurance Berhad RHB Insurance Berhad Progressive Insurance Bhd Tune Protect Group Berhad Takaful Ikhlas General Berhad Pacific & Orient Insurance Co. Bhd	PROPORTION 40.00% 12.00% 18.00% 2.50% 5.00% 2.50% 10.00% 2.50%
AmGeneral Insurance Berhad The Pacific Insurance Berhad	5.00% 2.50%
Total	100% =====



MEMO MEMORANDUM

IT IS HEREBY DECLARED AND AGREED THE POLICY IS SUBJECT TO THE FOLLOWING:-

- 1. MORTGAGEE/ LEASING/ HIRE PURCHASE: PAC LEASE BERHAD
- COMMUNICABLE DISEASE ENDORSEMENT (For use on property policies)
 - 1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and 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:
 - 2.1 for a Communicable Disease, or
 - 2.2 any property insured hereunder that is affected by such Communicable Disease.
 - 3. As used herein,a Communicable Diseasemeans any diseasewhich can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damageto, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
 - 4. 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.

LMA5393 25 March 2020

3. COMMUNICABLE DISEASES EXCLUSIONS CLAUSE (LMA5399)

- 1. Notwithstanding any provision to the contrary within this reinsurance agreement, this reinsurance agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount incurred by or accruing to the reinsured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
- 2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and



Attaching and forming part of Policy No.: 21FMT0000211-00

- 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.

The Policy Holder/ Insured warranted that the insurer(s) shall not be liable to any claims whatsoever arising from any loss or damage whether directly or indirectly for the period from 01/03/2021 to 09/04/2021.

Allianz (II)

AGENT COPY

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PREMIUM DEBIT NOTE

NOTA DEBIT PREMIUM

Insured / Policyholder

Yang Diinsuranskan / Pemegang Polisi

: PLATINUM GLOVE INDUSTRIES SDN BHD

LOT 6497

LORONG HAJI ABDUL MANAN

BATU 5 3/4 SEMENTA

42100 KLANG **SELANGOR**

Policy No.

: 21FMT0000211-00

Product

: 040100 - FIRE

Account No.

: MT02567PW /M+A

Debit Note No. : D21FMT0000211-00

Nota Debit

Issue Date

Period of Insurance

: From 01/03/2021 To 28/02/2022

Tarikh Dikeluarkan

: 26/04/2021

Particulars

Premium Due Premium Perlu Dibavar

50,880.00

Amount (RM)

50,880.00

Less Tolak

: 15.00 % Commission / Brokerage

7,632.00

Add Tambah

: Service Tax

Add

: Stamp Duty

3,052.80 10.00

Total Premium

46,310.80

Amount Payable (Rounded) Amaun Perlu Dibayar (Digenapkan)

46,310.80

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

Authorised Signature Tandatangan Yang Diberi Kuasa

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