

MT02567 PW

21FMT0000195-00

PLATINUM GLOVE INDUSTRIES SDN BHD

LOT 6497

LORONG HAJI ABDUL MANAN

BATU 5 3/4 SEMENTA

42100 KLANG

SELANGOR

INDUSTRIAL ALL RISKS

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	: 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 : PLATINUM GLOVE INDUSTRIES SDN BHD
Yang Diinsuranskan / Pemegang Polisi GX CORPORATIONS SDN BHD
RICH CONTRACT SDN BHD

Correspondence Address : LOT 6497
Alamat Surat Menyurat LORONG HAJI ABDUL MANAN
BATU 5 3/4 SEMENTA
42100 KLANG
SELANGOR

				RM
Product <i>Produk</i>	: INDUSTRIAL ALL RISKS	Gross Premium <i>Premium Kasar</i>	:	1,305,492.00
Policy No. <i>No. Polisi</i>	: 21FMT0000195-00	Service Tax <i>Cukai Perkhidmatan</i>	:	78,329.52
Period of Insurance <i>Tempoh Insurans</i>	: From 01-03-2021 To 28-02-2022 <i>Dari Hingga</i>	Stamp Duty <i>Duti Setem</i>	:	10.00
Account No. <i>No. Akaun</i>	: MT02567PW /M+A	Total Premium <i>Jumlah Premium</i>	:	1,383,831.52
Issuing Branch <i>Cawangan Dikeluarkan</i>	: CORPORATE BUSINESS	Amount Payable (Rounded) <i>Jumlah Perlu Dibayarkan (Digenapkan)</i>	:	1,383,831.50
Issuing Date <i>Tarikh Dikeluarkan</i>	: 16-04-2021			
Total Sum Insured (RM) <i>Jumlah Nilai Diinsuranskan (RM)</i>	: 652,746,000.00			

RISK NO. :1

Situation of Risk *Situasi Risiko*

LOT 6491,
BATU 5 3/4 SEMENTA,
JALAN KAPAR
42100 KLANG
SELANGOR

Geographical Area *Kawasan Geografi*

WITHIN MALAYSIA

Occupation / Business Trade Code & Description *Kod & Deskripsi Penghunan / Perniagaan*

241401 - MANUFACTURER OF NITRILE AND POLYCHLOROPRENE GLOVES

Construction Code & Description *Kod & Deskripsi Pembinaan*

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

Maximum Indemnity Period *Tempoh Maksimum Indemnity*

18 MONTHS

Interest Insured *Kepentingan Yang Diinsuranskan*

Item No. <i>No. Item</i>	Interest Description <i>Deskripsi Kepentingan</i>	Rate (%) <i>Kadar (%)</i>	Sum Insured (RM) <i>Nilai Diinsuranskan (RM)</i>
1.01	NAME INSURED : GX CORPORATION SDN BHD	0.200000	44,700,000.00
1.02	NAME INSURED : PLATINUM GLOVE INDUSTRIES SDN BHD	0.200000	31,500,000.00
1.03	NAME INSURED : RICH CONTRACTS SDN BHD	0.200000	8,546,000.00
	ON GROSS REVENUE / GROSS PROFIT	0.200000	263,000,000.00
1.04	NAME INSURED : GX CORPORATION SDN BHD		

Interest Insured *Kepentingan Yang Diinsuranskan*

Item No. <i>No. Item</i>	Interest Description <i>Deskripsi Kepentingan</i>	Rate (%) <i>Kadar (%)</i>	Sum Insured (RM) <i>Nilai Diinsuranskan (RM)</i>
1.05	ON GROSS REVENUE / GROSS PROFIT NAME INSURED : PLATINUM GLOVE INDUSTRIES SDN BHD	0.200000	289,000,000.00
1.06	ON GROSS REVENUE / GROSS PROFIT NAME INSURED : RICH CONTRACTS SDN BHD	0.200000	16,000,000.00
Risk Sum Insured 1			652,746,000.00

Excess / Deductible *Lebihan / Potongan*

- 1 SECTION II

- TIME EXCESS : 21 DAYS
ON ITEM NO. 1.04, 1.05, 1.06
- 2 SECTION I

- FIRE/EXPLOSION : 15% OF LOSS OR RM500,000.00 (MIN) WHICHEVER IS HIGHER
- THEFT : RM15,000.00
- OTHERS : 10% OF LOSS OR RM300,000.00 (MIN) WHICHEVER IS HIGHER
ON ITEM NO. 1.01, 1.02, 1.03

Subject to the following Perils / Clauses / Warranties / Memorandum attached hereto:
Tertakluk kepada Peril / Klausula / Waranti / Memorandum yang disertakan berikut:

Code <i>Kod</i>	Description <i>Keterangan</i>	Rate (%) <i>Kadar (%)</i>
MEMO	MEMORANDUM	
RC.14	COINSURANCE AND LEADER CLAUSE	

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. : -
No. Polisi Terdahulu

Proposal Received Date : 14-04-2021
Tarikh Cadangan Diterima

Issued By : NOOR MAJIDAH OSMAN
Dikeluarkan Oleh

Authorised Signature
Tandatangan Yang Diberi Kuasa

Attaching and forming part of Policy No. : 21FMT0000195-00

SPECIFICATION referred to in **Policy No: 21FMT0000195-00** issued by **ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD** in the name of **PLATINUM GLOVE INDUSTRIES SDN BHD GX CORPORATIONS SDN BHD RICH CONTRACT SDN BHD** and forming an integral part of that Policy.

Item No. : 1.04
Sum Insured (RM) : 263,000,000.00
Interest Insured Description : ON GROSS REVENUE / GROSS PROFIT NAME INSURED : GX CORPORATION SDN BHD

Item No. 1.04

THE INSURANCE UNDER ITEM NO. 1.04 is limited to (a) LOSS OF GROSS REVENUE and (b) INCREASE IN COST OF WORKING and the amount payable as indemnity thereunder shall be :-

- (a) IN RESPECT OF LOSS OF GROSS REVENUE : The amount by which the Gross Revenue during the Indemnity Period shall in consequence of the damage, fall short of the Standard Gross Revenue.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING : The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the damage but not exceeding the amount of the reduction hereby avoided :

less any sum saved during the Indemnity Period in respect of such of the Working Expenses and Standing Charges of the business as may cease or be reduced in consequence of the damage :

provided that if the Sum Insured by this item be less than the Annual Gross Revenue (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

INDEMNITY PERIOD : The period beginning with the occurrence of the damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence of the damage.

MAXIMUM INDEMNITY PERIOD : 18 months

GROSS REVENUE : The money paid or payable to the Insured in respect of work done and services rendered in the course of the business at the premises, excluding

STANDARD GROSS REVENUE :) to which such adjustments shall be made as
The Gross Revenue during that period in the twelve) may be necessary to provide for the trend of
months immediately before the date of the damage) the business and for variation in or other
which corresponds with the Indemnity Period.) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
ANNUAL GROSS REVENUE :) adjusted shall represent as nearly as may be
The Gross Revenue during the twelve months) reasonably practicable the results which
immediately before the date of the damage) but for the damage would have been obtained
) during the relative period after the damage.

ALTERNATIVE TRADING CLAUSE

If during the Indemnity Period work shall be done or services shall be rendered elsewhere than at the premises for the benefit of the business either by the insured or by others on their behalf the money paid or payable in respect of such work or services shall be brought into account in arriving at the Revenue during the Indemnity Period.

PREMIUM ADJUSTMENT CLAUSE

In the event of the Gross Revenue (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) earned during the financial year most nearly concurrent with any period of insurance as certified by the Insureds Professional Accountants, being less than the Sum Insured thereon a pro-rata return of premium not exceeding 50 per cent of the premium paid on such Sum Insured for such period of insurance will be made in respect of the difference. If any damage shall have occurred giving rise to a claim under this policy such return shall be made in respect only of so much of the said difference as is not due to such damage.

Item No. : 1.05
Sum Insured (RM) : 289,000,000.00
Interest Insured Description : ON GROSS REVENUE / GROSS PROFIT NAME INSURED : PLATINUM GLOVE INDUSTRIES SDN BHD

Item No. 1.05

THE INSURANCE UNDER ITEM NO. 1.05 is limited to (a) LOSS OF GROSS REVENUE and (b) INCREASE IN COST OF WORKING and the amount payable as indemnity thereunder shall be :-

- (a) IN RESPECT OF LOSS OF GROSS REVENUE : The amount by which the Gross Revenue during the Indemnity Period shall in consequence of the damage, fall short of the Standard Gross Revenue.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING : The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the damage but not exceeding the amount of the reduction hereby avoided :

less any sum saved during the Indemnity Period in respect of such of the Working Expenses and Standing Charges of the business as may cease or be reduced in consequence of the damage :

Attaching and forming part of Policy No. : 21FMT0000195-00

provided that if the Sum Insured by this item be less than the Annual Gross Revenue (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

INDEMNITY PERIOD : The period beginning with the occurrence of the damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence of the damage.

MAXIMUM INDEMNITY PERIOD : 18 months

GROSS REVENUE : The money paid or payable to the Insured in respect of work done and services rendered in the course of the business at the premises, excluding

STANDARD GROSS REVENUE :
The Gross Revenue during that period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.

) to which such adjustments shall be made as
) may be necessary to provide for the trend of
) the business and for variation in or other
) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
) adjusted shall represent as nearly as may be
) reasonably practicable the results which
) but for the damage would have been obtained
) during the relative period after the damage.

ANNUAL GROSS REVENUE :
The Gross Revenue during the twelve months immediately before the date of the damage

) to which such adjustments shall be made as
) may be necessary to provide for the trend of
) the business and for variation in or other
) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
) adjusted shall represent as nearly as may be
) reasonably practicable the results which
) but for the damage would have been obtained
) during the relative period after the damage.

ALTERNATIVE TRADING CLAUSE

If during the Indemnity Period work shall be done or services shall be rendered elsewhere than at the premises for the benefit of the business either by the insured or by others on their behalf the money paid or payable in respect of such work or services shall be brought into account in arriving at the Revenue during the Indemnity Period.

PREMIUM ADJUSTMENT CLAUSE

In the event of the Gross Revenue (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) earned during the financial year most nearly concurrent with any period of insurance as certified by the Insureds Professional Accountants, being less than the Sum Insured thereon a pro-rata return of premium not exceeding 50 per cent of the premium paid on such Sum Insured for such period of insurance will be made in respect of the difference. If any damage shall have occurred giving rise to a claim under this policy such return shall be made in respect only of so much of the said difference as is not due to such damage.

Item No. : 1.06
Sum Insured (RM) : 16,000,000.00
Interest Insured Description : ON GROSS REVENUE / GROSS PROFIT NAME INSURED : RICH CONTRACTS SDN BHD

Item No. 1.06

THE INSURANCE UNDER ITEM NO. 1.06 is limited to (a) LOSS OF GROSS REVENUE and (b) INCREASE IN COST OF WORKING and the amount payable as indemnity thereunder shall be :-

- (a) IN RESPECT OF LOSS OF GROSS REVENUE : The amount by which the Gross Revenue during the Indemnity Period shall in consequence of the damage, fall short of the Standard Gross Revenue.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING : The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the damage but not exceeding the amount of the reduction hereby avoided :

less any sum saved during the Indemnity Period in respect of such of the Working Expenses and Standing Charges of the business as may cease or be reduced in consequence of the damage :

provided that if the Sum Insured by this item be less than the Annual Gross Revenue (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

INDEMNITY PERIOD : The period beginning with the occurrence of the damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence of the damage.

MAXIMUM INDEMNITY PERIOD : 18 months

GROSS REVENUE : The money paid or payable to the Insured in respect of work done and services rendered in the course of the business at the premises, excluding

STANDARD GROSS REVENUE :
The Gross Revenue during that period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.

) to which such adjustments shall be made as
) may be necessary to provide for the trend of
) the business and for variation in or other
) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
) adjusted shall represent as nearly as may be
) reasonably practicable the results which
) but for the damage would have been obtained
) during the relative period after the damage.

ANNUAL GROSS REVENUE :
The Gross Revenue during the twelve months immediately before the date of the damage

) to which such adjustments shall be made as
) may be necessary to provide for the trend of
) the business and for variation in or other
) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
) adjusted shall represent as nearly as may be
) reasonably practicable the results which
) but for the damage would have been obtained
) during the relative period after the damage.

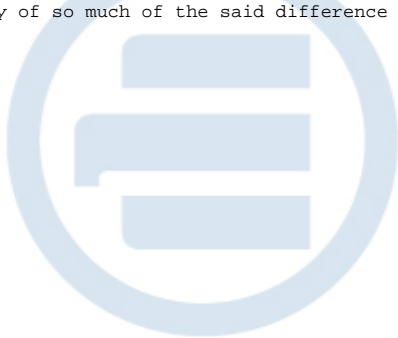
Attaching and forming part of Policy No. : 21FMT0000195-00

ALTERNATIVE TRADING CLAUSE

If during the Indemnity Period work shall be done or services shall be rendered elsewhere than at the premises for the benefit of the business either by the insured or by others on their behalf the money paid or payable in respect of such work or services shall be brought into account in arriving at the Revenue during the Indemnity Period.

PREMIUM ADJUSTMENT CLAUSE

In the event of the Gross Revenue (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) earned during the financial year most nearly concurrent with any period of insurance as certified by the Insureds Professional Accountants, being less than the Sum Insured thereon a pro-rata return of premium not exceeding 50 per cent of the premium paid on such Sum Insured for such period of insurance will be made in respect of the difference. If any damage shall have occurred giving rise to a claim under this policy such return shall be made in respect only of so much of the said difference as is not due to such damage.



Allianz

Attaching and forming part of Policy No. : 21FMT0000195-00

PERILS / CLAUSES / WARRANTIES / MEMORANDUM
Peril / Klausu / 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	PROPORTION
1 Allianz General Insurance Company Malaysia Bhd	40.0%
2 Berjaya Sompo Insurance Bhd	18.0%
3 Tokio Marine Insurans (Malaysia) Berhad	12.0%
4 Takaful Ikhlas General Berhad	10.0%
5 AmGeneral Insurance Berhad	5.0%
6 Progressive Insurance Bhd	5.0%
7 The Pacific Insurance Berhad	2.5%
8 RHB Insurance Berhad	2.5%
9 Tune Protect Group Berhad	2.5%
10 Pacific & Orient Insurance Co. Bhd	2.5%
	100%

It is further declared and agreed notwithstanding anything contained to the contrary that the lead coinsurer, is authorised to sign the Policy/Endorsement/Renewal Receipt. For all intents and purpose this policy shall have effect as though each of the above-mentioned insurance companies had issued a separate policy for its individual proportion of the sum insured.

MEMO MEMORANDUM

THIS OPUS PRINT OUT IS STRICTLY FOR THE PURPOSE OF ACCOUNTING ONLY. A MANUAL POLICY DULY ISSUED FOR INSURED IS THE OFFICIAL DOCUMENT. HOWEVER, ALL ENDORSEMENTS GENERATED THEREAFTER ARE OFFICIAL.

PREMIUM DEBIT NOTE
NOTA DEBIT PREMIUM

Insured / Policyholder
Yang Diinsuranskan / Pemegang Polisi : PLATINUM GLOVE INDUSTRIES SDN BHD
GX CORPORATIONS SDN BHD
RICH CONTRACT SDN BHD

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

Policy No.
No. Polisi : 21FMT0000195-00

Account No.
No. Akaun : MT02567PW /M+A

Period of Insurance
Tempoh Insurans : From 01/03/2021 To 28/02/2022
Dari Hingga

Product
Produk : 040400 - INDUSTRIAL ALL RISKS

Debit Note No.
Nota Debit : D21FMT0000195-00

Issue Date
Tarikh Dikeluarkan : 16/04/2021

Particulars
Butiran

Amount (RM)
Amaun (RM)

Premium Due
Premium Perlu Dibayar

1,305,492.00

1,305,492.00

Add
Tambah : Service Tax

78,329.52

Add
Tambah : Stamp Duty

10.00


Total Premium
Jumlah Premium

1,383,831.52

Amount Payable (Rounded)
Amaun Perlu Dibayar (Digenapkan)

1,383,831.50

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)



Authorised Signature
Tandatangan Yang Diberi Kuasa



Allianz

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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

Policy No. : 21FMT0000195-00

No. Polisi

Account No. : MT02567

No. Akaun

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

Product : INDUSTRIAL ALL RISKS

Produk

Invoice No. : STAX21046000017706

No. Invois

Invoice Date : 16/04/2021

Tarikh Invois

Period of Insurance : From 01/03/2021 To 28/02/2022

Tempoh Insurans

Item No. <i>No. Item</i>	Description <i>Keterangan</i>	Total Amount (RM) <i>Jumlah (RM)</i>
1.	Gross Premium	1,305,492.00
		1,305,492.00
	Stamp Duty	10.00
	Premium Payable Excluding Service Tax	1,305,502.00
	Premium Subject to Service Tax at 6% (Period of Insurance : 01/03/2021 - 28/02/2022)	1,305,492.00
	Service Tax Payable	78,329.52
	Total Premium Payable (Including Service Tax and Stamp Duty)	1,383,831.52
	Total Amount Payable (Including Service Tax and Stamp Duty) (Rounded)	1,383,831.50

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, undang-undang 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 sebegini 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:*

- 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;*
- for underwriting, risk assessment, handling and settling of claims and audit purposes; / untuk pengunderaitan, penilaian risiko, pengurusan dan penyelesaian tuntutan dan tujuan audit;*
- 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;*
- 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;*
- to maintain and develop our business systems and infrastructure; / untuk mengekalkan dan membangunkan sistem dan infrastruktur bisnes kami;*
- 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 atau dibenarkan oleh undang-undang atau yang diputuskan oleh kami sebagai perlu atau bersesuaian.*

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 : PLATINUM GLOVE INDUSTRIES SDN BHD
Yang Diinsuranskan / Pemegang Polisi GX CORPORATIONS SDN BHD
RICH CONTRACT SDN BHD

Correspondence Address : LOT 6497
Alamat Surat Menyurat LORONG HAJI ABDUL MANAN
BATU 5 3/4 SEMENTA
42100 KLANG
SELANGOR

				RM
Product <i>Produk</i>	: INDUSTRIAL ALL RISKS	Gross Premium <i>Premium Kasar</i>	:	1,305,492.00
Policy No. <i>No. Polisi</i>	: 21FMT0000195-00	Service Tax <i>Cukai Perkhidmatan</i>	:	78,329.52
Period of Insurance <i>Tempoh Insurans</i>	: From 01-03-2021 To 28-02-2022 <i>Dari Hingga</i>	Stamp Duty <i>Duti Setem</i>	:	10.00
Account No. <i>No. Akaun</i>	: MT02567PW /M+A	Total Premium <i>Jumlah Premium</i>	:	1,383,831.52
Issuing Branch <i>Cawangan Dikeluarkan</i>	: CORPORATE BUSINESS	Amount Payable (Rounded) <i>Jumlah Perlu Dibayarkan (Digenapkan)</i>	:	1,383,831.50
Issuing Date <i>Tarikh Dikeluarkan</i>	: 16-04-2021			
Total Sum Insured (RM) <i>Jumlah Nilai Diinsuranskan (RM)</i>	: 652,746,000.00			

RISK NO. : 1

Situation of Risk *Situasi Risiko*

LOT 6491,
BATU 5 3/4 SEMENTA,
JALAN KAPAR
42100 KLANG
SELANGOR

Geographical Area *Kawasan Geografi*

WITHIN MALAYSIA

Occupation / Business Trade Code & Description *Kod & Deskripsi Penghunan / Perniagaan*

241401 - MANUFACTURER OF NITRILE AND POLYCHLOROPRENE GLOVES

Construction Code & Description *Kod & Deskripsi Pembinaan*

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

Maximum Indemnity Period *Tempoh Maksimum Indemnity*

18 MONTHS

Interest Insured *Kepentingan Yang Diinsuranskan*

Item No. <i>No. Item</i>	Interest Description <i>Deskripsi Kepentingan</i>	Rate (%) <i>Kadar (%)</i>	Sum Insured (RM) <i>Nilai Diinsuranskan (RM)</i>
1.01	NAME INSURED : GX CORPORATION SDN BHD	0.200000	44,700,000.00
1.02	NAME INSURED : PLATINUM GLOVE INDUSTRIES SDN BHD	0.200000	31,500,000.00
1.03	NAME INSURED : RICH CONTRACTS SDN BHD	0.200000	8,546,000.00
	ON GROSS REVENUE / GROSS PROFIT	0.200000	263,000,000.00
1.04	NAME INSURED : GX CORPORATION SDN BHD		

Interest Insured *Kepentingan Yang Diinsuranskan*

Item No. <i>No. Item</i>	Interest Description <i>Deskripsi Kepentingan</i>	Rate (%) <i>Kadar (%)</i>	Sum Insured (RM) <i>Nilai Diinsuranskan (RM)</i>
1.05	ON GROSS REVENUE / GROSS PROFIT NAME INSURED : PLATINUM GLOVE INDUSTRIES SDN BHD	0.200000	289,000,000.00
1.06	ON GROSS REVENUE / GROSS PROFIT NAME INSURED : RICH CONTRACTS SDN BHD	0.200000	16,000,000.00
Risk Sum Insured 1			652,746,000.00

Excess / Deductible *Lebihan / Potongan*

- 1 SECTION II

- TIME EXCESS : 21 DAYS
ON ITEM NO. 1.04, 1.05, 1.06
- 2 SECTION I

- FIRE/EXPLOSION : 15% OF LOSS OR RM500,000.00 (MIN) WHICHEVER IS HIGHER
- THEFT : RM15,000.00
- OTHERS : 10% OF LOSS OR RM300,000.00 (MIN) WHICHEVER IS HIGHER
ON ITEM NO. 1.01, 1.02, 1.03

Subject to the following Perils / Clauses / Warranties / Memorandum attached hereto:
Tertakluk kepada Peril / Klausula / Waranti / Memorandum yang disertakan berikut:

Code <i>Kod</i>	Description <i>Keterangan</i>	Rate (%) <i>Kadar (%)</i>
MEMO	MEMORANDUM	
RC.14	COINSURANCE AND LEADER CLAUSE	

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

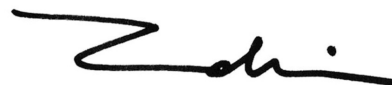
Dikeluarkan Sebagai Pembatalan / Penggantian No. Nota Lindung:

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)

Previous Policy No. : -
No. Polisi Terdahulu

Proposal Received Date : 14-04-2021
Tarikh Cadangan Diterima

Issued By : NOOR MAJIDAH OSMAN
Dikeluarkan Oleh



Authorised Signature
Tandatangan Yang Diberi Kuasa

Attaching and forming part of Policy No. : 21FMT0000195-00

SPECIFICATION referred to in **Policy No: 21FMT0000195-00** issued by **ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD** in the name of **PLATINUM GLOVE INDUSTRIES SDN BHD GX CORPORATIONS SDN BHD RICH CONTRACT SDN BHD** and forming an integral part of that Policy.

Item No. : 1.04
Sum Insured (RM) : 263,000,000.00
Interest Insured Description : ON GROSS REVENUE / GROSS PROFIT NAME INSURED : GX CORPORATION SDN BHD

Item No. 1.04

THE INSURANCE UNDER ITEM NO. 1.04 is limited to (a) LOSS OF GROSS REVENUE and (b) INCREASE IN COST OF WORKING and the amount payable as indemnity thereunder shall be :-

- (a) IN RESPECT OF LOSS OF GROSS REVENUE : The amount by which the Gross Revenue during the Indemnity Period shall in consequence of the damage, fall short of the Standard Gross Revenue.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING : The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the damage but not exceeding the amount of the reduction hereby avoided :

less any sum saved during the Indemnity Period in respect of such of the Working Expenses and Standing Charges of the business as may cease or be reduced in consequence of the damage :

provided that if the Sum Insured by this item be less than the Annual Gross Revenue (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

INDEMNITY PERIOD : The period beginning with the occurrence of the damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence of the damage.

MAXIMUM INDEMNITY PERIOD : 18 months

GROSS REVENUE : The money paid or payable to the Insured in respect of work done and services rendered in the course of the business at the premises, excluding

STANDARD GROSS REVENUE :) to which such adjustments shall be made as
The Gross Revenue during that period in the twelve) may be necessary to provide for the trend of
months immediately before the date of the damage) the business and for variation in or other
which corresponds with the Indemnity Period.) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
ANNUAL GROSS REVENUE :) adjusted shall represent as nearly as may be
The Gross Revenue during the twelve months) reasonably practicable the results which
immediately before the date of the damage) but for the damage would have been obtained
) during the relative period after the damage.

ALTERNATIVE TRADING CLAUSE

If during the Indemnity Period work shall be done or services shall be rendered elsewhere than at the premises for the benefit of the business either by the insured or by others on their behalf the money paid or payable in respect of such work or services shall be brought into account in arriving at the Revenue during the Indemnity Period.

PREMIUM ADJUSTMENT CLAUSE

In the event of the Gross Revenue (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) earned during the financial year most nearly concurrent with any period of insurance as certified by the Insureds Professional Accountants, being less than the Sum Insured thereon a pro-rata return of premium not exceeding 50 per cent of the premium paid on such Sum Insured for such period of insurance will be made in respect of the difference. If any damage shall have occurred giving rise to a claim under this policy such return shall be made in respect only of so much of the said difference as is not due to such damage.

Item No. : 1.05
Sum Insured (RM) : 289,000,000.00
Interest Insured Description : ON GROSS REVENUE / GROSS PROFIT NAME INSURED : PLATINUM GLOVE INDUSTRIES SDN BHD

Item No. 1.05

THE INSURANCE UNDER ITEM NO. 1.05 is limited to (a) LOSS OF GROSS REVENUE and (b) INCREASE IN COST OF WORKING and the amount payable as indemnity thereunder shall be :-

- (a) IN RESPECT OF LOSS OF GROSS REVENUE : The amount by which the Gross Revenue during the Indemnity Period shall in consequence of the damage, fall short of the Standard Gross Revenue.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING : The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the damage but not exceeding the amount of the reduction hereby avoided :

less any sum saved during the Indemnity Period in respect of such of the Working Expenses and Standing Charges of the business as may cease or be reduced in consequence of the damage :

Attaching and forming part of Policy No. : 21FMT0000195-00

provided that if the Sum Insured by this item be less than the Annual Gross Revenue (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

INDEMNITY PERIOD : The period beginning with the occurrence of the damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence of the damage.

MAXIMUM INDEMNITY PERIOD : 18 months

GROSS REVENUE : The money paid or payable to the Insured in respect of work done and services rendered in the course of the business at the premises, excluding

STANDARD GROSS REVENUE :
The Gross Revenue during that period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.

) to which such adjustments shall be made as
) may be necessary to provide for the trend of
) the business and for variation in or other
) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
) adjusted shall represent as nearly as may be
) reasonably practicable the results which
) but for the damage would have been obtained
) during the relative period after the damage.

ANNUAL GROSS REVENUE :
The Gross Revenue during the twelve months immediately before the date of the damage

ALTERNATIVE TRADING CLAUSE

If during the Indemnity Period work shall be done or services shall be rendered elsewhere than at the premises for the benefit of the business either by the insured or by others on their behalf the money paid or payable in respect of such work or services shall be brought into account in arriving at the Revenue during the Indemnity Period.

PREMIUM ADJUSTMENT CLAUSE

In the event of the Gross Revenue (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) earned during the financial year most nearly concurrent with any period of insurance as certified by the Insureds Professional Accountants, being less than the Sum Insured thereon a pro-rata return of premium not exceeding 50 per cent of the premium paid on such Sum Insured for such period of insurance will be made in respect of the difference. If any damage shall have occurred giving rise to a claim under this policy such return shall be made in respect only of so much of the said difference as is not due to such damage.

Item No. : 1.06
Sum Insured (RM) : 16,000,000.00
Interest Insured Description : ON GROSS REVENUE / GROSS PROFIT NAME INSURED : RICH CONTRACTS SDN BHD

Item No. 1.06

THE INSURANCE UNDER ITEM NO. 1.06 is limited to (a) LOSS OF GROSS REVENUE and (b) INCREASE IN COST OF WORKING and the amount payable as indemnity thereunder shall be :-

- (a) IN RESPECT OF LOSS OF GROSS REVENUE : The amount by which the Gross Revenue during the Indemnity Period shall in consequence of the damage, fall short of the Standard Gross Revenue.
- (b) IN RESPECT OF INCREASE IN COST OF WORKING : The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the damage but not exceeding the amount of the reduction hereby avoided :

less any sum saved during the Indemnity Period in respect of such of the Working Expenses and Standing Charges of the business as may cease or be reduced in consequence of the damage :

provided that if the Sum Insured by this item be less than the Annual Gross Revenue (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

INDEMNITY PERIOD : The period beginning with the occurrence of the damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the business shall be affected in consequence of the damage.

MAXIMUM INDEMNITY PERIOD : 18 months

GROSS REVENUE : The money paid or payable to the Insured in respect of work done and services rendered in the course of the business at the premises, excluding

STANDARD GROSS REVENUE :
The Gross Revenue during that period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.

) to which such adjustments shall be made as
) may be necessary to provide for the trend of
) the business and for variation in or other
) circumstances affecting the business either
) before or after the damage or which would
) have affected the business had the damage
) not occurred so that the figures thus
) adjusted shall represent as nearly as may be
) reasonably practicable the results which
) but for the damage would have been obtained
) during the relative period after the damage.

ANNUAL GROSS REVENUE :
The Gross Revenue during the twelve months immediately before the date of the damage

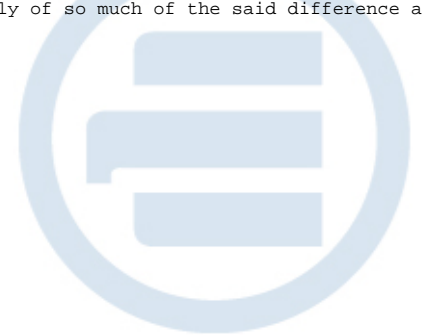
Attaching and forming part of Policy No. : 21FMT0000195-00

ALTERNATIVE TRADING CLAUSE

If during the Indemnity Period work shall be done or services shall be rendered elsewhere than at the premises for the benefit of the business either by the insured or by others on their behalf the money paid or payable in respect of such work or services shall be brought into account in arriving at the Revenue during the Indemnity Period.

PREMIUM ADJUSTMENT CLAUSE

In the event of the Gross Revenue (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) earned during the financial year most nearly concurrent with any period of insurance as certified by the Insureds Professional Accountants, being less than the Sum Insured thereon a pro-rata return of premium not exceeding 50 per cent of the premium paid on such Sum Insured for such period of insurance will be made in respect of the difference. If any damage shall have occurred giving rise to a claim under this policy such return shall be made in respect only of so much of the said difference as is not due to such damage.



Allianz

Attaching and forming part of Policy No. : 21FMT0000195-00

PERILS / CLAUSES / WARRANTIES / MEMORANDUM
Peril / Klausu / 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	PROPORTION
1 Allianz General Insurance Company Malaysia Bhd	40.0%
2 Berjaya Sompo Insurance Bhd	18.0%
3 Tokio Marine Insurans (Malaysia) Berhad	12.0%
4 Takaful Ikhlas General Berhad	10.0%
5 AmGeneral Insurance Berhad	5.0%
6 Progressive Insurance Bhd	5.0%
7 The Pacific Insurance Berhad	2.5%
8 RHB Insurance Berhad	2.5%
9 Tune Protect Group Berhad	2.5%
10 Pacific & Orient Insurance Co. Bhd	2.5%
	100%

It is further declared and agreed notwithstanding anything contained to the contrary that the lead coinsurer, is authorised to sign the Policy/Endorsement/Renewal Receipt. For all intents and purpose this policy shall have effect as though each of the above-mentioned insurance companies had issued a separate policy for its individual proportion of the sum insured.

MEMO MEMORANDUM

THIS OPUS PRINT OUT IS STRICTLY FOR THE PURPOSE OF ACCOUNTING ONLY. A MANUAL POLICY DULY ISSUED FOR INSURED IS THE OFFICIAL DOCUMENT. HOWEVER, ALL ENDORSEMENTS GENERATED THEREAFTER ARE OFFICIAL.

PREMIUM DEBIT NOTE
NOTA DEBIT PREMIUM

Insured / Policyholder
Yang Diinsuranskan / Pemegang Polisi : PLATINUM GLOVE INDUSTRIES SDN BHD
GX CORPORATIONS SDN BHD
RICH CONTRACT SDN BHD

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

Policy No.
No. Polisi : 21FMT0000195-00

Account No.
No. Akaun : MT02567PW /M+A

Period of Insurance
Tempoh Insurans : From 01/03/2021 To 28/02/2022
Dari Hingga

Product
Produk : 040400 - INDUSTRIAL ALL RISKS

Debit Note No.
Nota Debit : D21FMT0000195-00

Issue Date
Tarikh Dikeluarkan : 16/04/2021

Particulars
Butiran

Amount (RM)
Amaun (RM)

Premium Due
Premium Perlu Dibayar

1,305,492.00

1,305,492.00

Less
Tolak : 15.00 %Commission / Brokerage

195,823.80

Add
Tambah : Service Tax

78,329.52

Add
Tambah : Stamp Duty

10.00


Total Premium
Jumlah Premium

1,188,007.72

Amount Payable (Rounded)
Amaun Perlu Dibayar (Digenapkan)

1,188,007.70

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (200601015674)



Authorised Signature
Tandatangan Yang Diberi Kuasa



Allianz

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