

MT02567PW

20LMT0000245-01

SMART GLOVE HOLDINGS SDN BHD

LOT 6487, BATU 5 3/4

SEMENTA

JALAN KAPAR

42100 KLANG

SELANGOR

PUBLIC LIABILITY - PREMISES



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

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

TEL : 60322641188/22640688 FAX : 60322640662

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Lodging of Complaints

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

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

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

Avenues to Seek Redress

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

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

The OFS can be contacted at the following address:

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

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

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

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

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

Penyerahan Aduan

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

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

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

Saluran untuk Penyelesaian Aduan

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

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

OPK boleh dihubungi di alamat berikut:

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

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

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

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

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

STAMP DUTY PAID
Duti Setem Telah Dibayar

THE SCHEDULE
JADUAL

Insured / Policyholder : SMART GLOVE HOLDINGS SDN BHD, F.T.R.R. & I.
Yang Diinsuranskan / Pemegang Polisi

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

			RM
Policy No. <i>No. Polisi</i>	: 20LMT0000245-01	Gross Premium <i>Premium Kasar</i>	: 10,200.00
Account Code <i>Kod Akaun</i>	: MT02567PW /M+A	Service Tax <i>Cukai Perkhidmatan</i>	: 612.00
Period of Insurance <i>Tempoh Insurans</i>	: From 20-11-2021 To 19-11-2022 <i>Dari Hingga</i>	Stamp Duty <i>Duti Setem</i>	: 10.00
Product Code & Name <i>Kod Produk & Nama</i>	: 050201 PUBLIC LIABILITY - PREMISES	Total Premium <i>Jumlah Premium</i>	: 10,822.00
Issue Date <i>Tarikh Dikeluarkan</i>	: 24/11/2021	Total Payable (Rounded) <i>Jumlah Yang Perlu Dibayar (Dibundarkan)</i>	: 10,822.00
Issue Branch <i>Cawangan Dikeluarkan</i>	: CORPORATE BUSINESS		

Business /Profession : RUBBER GLOVE MANUFACTURER
Perniagaan / Profesion

Territorial Limits : ANY PREMISES OCCUPIED BY THE INSURED SITUATED WITHIN MALAYSIA
Had wilayah

Jurisdiction Limits : MALAYSIA
Had bidang kuasa

Situation of Risks : ANY PREMISES OCCUPIED BY THE INSURED SITUATED WITHIN MALAYSIA
Kedaaan Risiko
-
00000
MALAYSIA

Limit of Indemnity(RM) : 10,000,000.00 Any One Accident
Had Indemniti (RM) UNLIMITED Any One Period

Item No.	Description Of Risk
<i>No. Item</i>	<i>Perihalan Risiko</i>
1.01	ARISING OUT OF THE FAULT AND NEGLIGENCE OF THE INSURED OR OF ANY PERSON IN THE INSURED'S SERVICE WHILST ENGAGED IN THE INSURED'S TRADE OR BUSINESS AS 'RUBBER GLOVE MANUFACTURER' OR BY ANY DEFECT IN THE BUILDINGS, WAYS, WORKS, PLANT OR MACHINERY AT THE SITUATION OF RISKS STATED IN THE SCHEDULE.

Excess / Deductible (RM) : 10% OR MINIMUM RM 1,000.00 EACH AND EVERY LOSS (APPLICABLE FOR PROPERTY DAMAGE ONLY)
Lebihan / boleh ditolak (RM)

Attaching and forming part of Policy No. : 20LMT0000245-01

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

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

Code	Description
Kod	Keterangan
DR2	DATE RECOGNITION CLAUSE
PL-CL09	CONTRACTORS & SUB-CONTRACTORS CLAUSE
PL-CL13	PLANT AND MACHINERY ENDORSEMENT (INCLUDING HIRED-IN-PLANT)
PL-CL17	LOADING AND UNLOADING ENDORSEMENT
PL-CL21	DEFECTIVE SANITARY ARRANGEMENT CLAUSE
PL-CL23	CAR PARK CLAUSE
PL-CL26	FIRST AID FACILITIES ENDORSEMENT
PL-CL28	NEON/ADVERTISING SIGNS ENDORSEMENT
PL-CL30	FIRE AND EXPLOSION ENDORSEMENT
PL-CL39	LOCAL JURISDICTION CLAUSE
PL-CL41	EMPLOYEES' EFFECTS CLAUSE
PL-CL58	NON OWNED VEHICLE LIABILITY CLAUSE
PL-CL62	ALTERATIONS AND REPAIRS CLAUSE
PL-CL64	STRIKE, RIOT & CIVIL COMMOTION
PL-CL67	ELECTROMAGNETIC FIELDS EXCLUSION CLAUSE
PL-CL68	UN EMBARGO EXCLUSION CLAUSE
PL-CL69	SANCTIONS/EMBARGOES
PL-CL70	CYBER/INTERNET/INTRANET/EXTRANET ETC LIABILITY EXCLUSION
PL-CL71	PROPERTY DAMAGE CLARIFICATION CLAUSE
PL-CL72	INFORMATION TECHNOLOGY HAZARD CLARIFICATION CLAUSE NMA2912
PL-CL73	TERRORISM EXCLUSION ENDORSEMENT
PL-CL75	LOSS NOTIFICATION CLAUSE
PL-CL81	COMMUNICABLE DISEASE EXCLUSION
PW-01	PREMIUM WARRANTY
MEMO	MEMORANDUM



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

Dikeluarkan Sebagai Pembatalan / Penggantian No. Nota Lindung:

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

Previous Policy No. : 20LMT0000245-00

No. Polisi Terdahulu

Proposal Received Date : 23/11/2021

Tarikh Cadangan Diterima

Issued By : CECILIA SHANMUGAM

Dikeluarkan Oleh


Authorised Signature
Tandatangan Yang Diberi Kuasa

Attaching and forming part of Policy No. : 20LMT0000245-01

CLAUSES / PERILS / WARRANTIES / MEMORANDUM

Peril / Klausula / Waranti / Memorandum

DR2 DATE RECOGNITION CLAUSE

It is noted and agreed this Policy is hereby amended as follows:-

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

1. correctly recognize any date as its true calendar date

2. capture, save, or retain and/or correctly manipulate interpret or process any data or information or command or instruction as a result of treating any date other than as its true calendar date and/or

3. capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.

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

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

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

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

PL-CL09 CONTRACTORS & SUB-CONTRACTORS CLAUSE

Notwithstanding anything contained herein to the contrary the indemnity expressed in this Policy shall cover the Insured's legal liability in respect of bodily injury or illness of any person, or loss of or damage to property caused by or in connection with employment of Contractors & Sub-contractors or the employees of such Contractors & Sub-Contractors by the Insured.

Provided always that :-

a) the Contractors & Sub-Contractors shall as though the Insured observe fulfil and be subject to terms of this Policy as so far as they apply

b) the Contractors & Sub-Contractors is not entitled to indemnity under any other Policy of Insurance

c) at the end of each period of insurance the Insured shall notify the Company of any such Contractors & Sub Contractors employed during such period of insurance and of the cost thereof and shall pay such additional premium as may be required.

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

PL-CL13 PLANT AND MACHINERY ENDORSEMENT (INCLUDING HIRED-IN-PLANT)

It is understood and agreed that the policy shall extend to cover the Insured's legal liability in respect of any bodily injury or loss of or damage to property caused by

- all plant and machinery owned and/or operated by the insured, cranes or power hoisting machine other than passenger lifts.

- all plants equipments or tools of trade hired by the insured or for which they are responsible.

but excluding vehicles subject to the Road Transport Act 1987, Malaysia.

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

PL-CL17 LOADING AND UNLOADING ENDORSEMENT

It is hereby declared and agreed that the insurance by this Policy is extended to cover the Legal liability of the insured in respect of any bodily injury or loss of or damage to property caused or arising from beyond the limits of any carriage way or thorough-fare in connection with :

i) the bringing of the load to such vehicle for loading thereon :

or

ii) the taking away of the load from such vehicle after unloading therefrom by any person other than the driver or attendant of such vehicle.

PROVIDED ALWAYS THAT the liability of the Company under this policy and endorsement in respect of any bodily injury or loss of or damage to property shall not in any way exceed the limit of indemnity specified in this Policy.

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

PL-CL21 DEFECTIVE SANITARY ARRANGEMENT CLAUSE

It is hereby declared and agreed that the words "Defective Sanitary Installation" are deemed to be deleted from Exceptions No.5(c) of this Policy.

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

Attaching and forming part of Policy No. : 20LMT0000245-01

PL-CL23 CAR PARK CLAUSE

It is hereby declared and agreed notwithstanding anything herein to the contrary that this Policy shall cover the Insured against all sum which the Insured shall become legally liable to pay as compensation in respect of :

CAR PARK

- a) Death, bodily injury or property damage as within defined arising from the use of the 'CAR PARK'
- b) Damage to any vehicle within, entering or leaving the 'CAR PARK' or whilst being moved or driven within the 'CAR PARK' by employees of the Insured.

Provided that

- 1) The term 'CAR PARK' shall be defined as the garage and parking space provided by the Insured at the premises designated in the Schedule as 'Situation of Risk' for the convenience and use of visitor and/or guests.
- 2) Such 'CAR PARK' is not used by the Insured for any motor trade purpose.
- 3) If any charge is made for the parking of any vehicle a ticket shall be issued by the Insured to every person paying such charge.
- 4) The Company shall not be liable from any accident caused by or arising out of the driving of car within the car park by an employee of the Insured unless such employee holds a license to drive such a vehicle or has held and is not disqualified for holding or obtaining such a license. The term 'License' shall mean a license or permit required by the licensing or other laws or regulations when such vehicle is driven on a road within the meaning of the Road Transport Act 1987, Malaysia.
- 5) The liability of the Company shall not exceed
 - i) in respect of any one accident *as per schedule
 - ii) in respect of any one period of indemnity *as per schedule.

It is further declared and agreed that the Company shall not be liable for any loss of vehicle directly or indirectly arising from hijacking and/or theft whether by deception or not

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

PL-CL26 FIRST AID FACILITIES ENDORSEMENT

This Policy shall cover legal liability of the Insured in respect of bodily injury or illness of any person, or loss of or damage to property arising out of provision by the Insured of first aid facilities but excluding any act of negligence, omission or neglect of any duly qualified member of the medical profession or any employee or voluntary worker of any hospital or ambulance organisation.

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

PL-CL28 NEON/ADVERTISING SIGNS ENDORSEMENT

Notwithstanding anything herein contained to the contrary, it is hereby declared and agreed that this policy shall cover legal liability of the Insured in respect of bodily injury or illness of any person, or loss of or damage to property arising out of accidents happening in connection with Neon/Advertising Signs owned by the Insured.

Warranted that the Insured shall comply with all statutory enactments by laws and regulations and shall at all times see the Neon/Advertising Signs are kept in a proper stage of repair and if any defect be discovered the Insured shall forthwith cause such defect to be made good and shall in the meantime cause such additional precautions to be taken for the prevention of accident as the circumstances may require and no alteration in the position of the signs shall be made without the consent of the Company. So far as is reasonably practicable no alteration or repair shall without the consent of the Company be made to the said Neon/Advertising Signs after any accident has occurred in connection therewith until the Company shall have had a opportunity of inspecting same.

PROVIDED ALWAYS THAT the liability of the Company under this Policy and Endorsement in respect of any bodily injury or loss of or damage to property shall not in any way exceed the Limit of Indemnity specified in this policy.
Subject otherwise to the terms, exceptions and conditions of this Policy.

PL-CL30 FIRE AND EXPLOSION ENDORSEMENT

It is hereby declared and agreed that the words 'Fire & Explosion' in Exception 5(f) of the policy are deemed to be deleted but the Indemnity expressed in this policy shall not however apply to nor include legal liability in respect of injury or damage caused by or in connection with or arising from the bursting of a boiler economiser or other vessel machine or apparatus wherein internal pressure is due to steam only

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

PL-CL39 LOCAL JURISDICTION CLAUSE

It is understood and agreed that the indemnity provided herein shall not apply to :-

- a) compensation for damages in respect of judgements delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within Malaysia.
- b) costs and expenses of litigation recovered by any claimant from the insured which are not incurred in and recoverable in Malaysia.

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

PL-CL41 EMPLOYEES' EFFECTS CLAUSE

It is agreed that this policy shall extend to cover the legal liability of the Insured in respect of clothing and/or personal effects of employees, the limit of Indemnity under this extension being limited to RM.500.00 in respect of any one occurrence or number of occurrences arising directly or indirectly from one source or original cause.

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

Attaching and forming part of Policy No. : 20LMT0000245-01

PL-CL58 NON OWNED VEHICLE LIABILITY CLAUSE

It is hereby declared and agreed that this Policy extends to cover the insured's legal liability as specified within arising :-
i) out of the use of any vehicle not owned by the insured but used on its business.

ii) out of the use of any vehicle hired or leased by any of the Insured's employees on the Insured's business.

Provided always there is no other insurance in force covering such liability at the time of claim.

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

PL-CL62 ALTERATIONS AND REPAIRS CLAUSE

Notwithstanding anything contained herein to the contrary the indemnity expressed in this Policy shall cover legal liability of the Insured in respect of bodily injury to or illness of any person, or loss of or damage to property caused by or in connection with employment of workmen allowed on or about the Insured property to carry out alterations and repairs provided the trade, manufacture, nature of occupation and/or construction of the building remains unchanged.
Subject otherwise to the terms, exceptions and conditions of this Policy.

PL-CL64 STRIKE, RIOT & CIVIL COMMOTION

It is hereby declared and agreed that the withinmentioned Policy is extended to cover any legal liability of the Insured arising out of Strike, Riot & Civil Commotion. The words "Strike, Riot & Civil Commotion" appearing under Exception 7 are deemed to be deleted.

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

PL-CL67 ELECTROMAGNETIC FIELDS EXCLUSION CLAUSE

It is hereby understood and agreed that this policy shall not indemnify the insured in respect of any loss or liability which arises out of or is contributed directly or indirectly by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated.
Subject otherwise to the terms, exclusions and conditions of the policy.

PL-CL68 UN EMBARGO EXCLUSION CLAUSE

This policy does not provide coverage in respect of any individual, organizational entity or any country where any applicable UN embargo prohibits companies or individuals from doing business or providing insurance.
If such prohibition occurs during the policy period, then all coverage provided by this policy in respect of any individual, organizational entity or any country where any applicable UN embargo & including embargo on countries namely Myanmar and Syria; prohibits companies or individuals from doing business or providing insurance will cease to apply at the time and date that such prohibition takes effect.

PL-CL69 SANCTIONS/EMBARGOES

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

PL-CL70 CYBER/INTERNET/INTRANET/EXTRANET ETC LIABILITY EXCLUSION

It is hereby declared and agreed that this Policy does not cover any liability arising directly or indirectly out of, caused by, in any way related to or in connection with the Insured Business or profession or any activities or any transactions performed, processed, using and/or conducted through the internet, intranet, extranet, the Insured's own website or web address including without limitation any transmission of electronic mail or documents by electronic means.

PL-CL71 PROPERTY DAMAGE CLARIFICATION CLAUSE

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

a) Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.

Notwithstanding this exclusion, loss or damage to data or software, which is the direct consequence of insured physical damage to the substance of property shall be covered.

b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs and any business interruption losses resulting from such loss or damage.

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

PL-CL72 INFORMATION TECHNOLOGY HAZARD CLARIFICATION CLAUSE NMA2912

It is hereby declared and agreed that this Policy does not apply to any liability or claim arising directly or indirectly out of:

(i) loss of, alteration of, or damage to

or

(ii) a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the policyholder of the reinsured or not, do not in and of themselves constitute an event unless arising out of one or more of the following perils: fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow

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

Attaching and forming part of Policy No. : 20LMT0000245-01

PL-CL73 TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

PL-CL75 LOSS NOTIFICATION CLAUSE

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

PL-CL81 COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, cost (including any defence cost), expense or any other amount, 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. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, cost (including any defence cost), expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

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 bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

PW-01 PREMIUM WARRANTY

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

Subject otherwise to the terms and conditions of this policy.

Attaching and forming part of Policy No. : 20LMT0000245-01

MEMO MEMORANDUM

RATE:

Flat Premium

RM 50.00 per location x 4 = RM 200.00

SUBSIDIARIES:

SMART GLOVE HOLDINGS BERHAD, SMART GLOVE INDUSTRIES (MALAYSIA) SDN BHD, SMART GLOVE CORPORATION SDN BHD, GX CORPORATION SDN BHD, PLATINUM GLOVE INDUSTRIES SDN BHD, SIGMA GLOVE INDUSTRIES SDN BHD, SHITAKA CHEMICAL SUPPLIES SDN BHD AS JOINT INSURED.

LOCATION 1: (LOT - L6497)

- a) GX CORPORATION SDN BHD
- b) SHITAKA CHEMICAL SUPPLIES SDN BHD
- c) SIGMA GLOVE INDUSTRIES SDN BHD

ADDRESS:

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

LOCATION 2: (LOT - L6491)

- a) GX CORPORATION SDN BHD
- b) PLATINUM GLOVE INDUSTRIES SDN BHD

ADDRESS:

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

LOCATION 3: (LOT - L6487)

- a) SMART GLOVE CORPORATION SDN BHD
- b) SMART GLOVE HOLDINGS BERHAD
- c) SMART GLOVE INDUSTRIES (MALAYSIA) SDN BHD

ADDRESS:

LOT 6487, BATU 5/34, SEMENTA, LORONG SG. PULOH, OFF JALAN KAPAR, 42100 KLANG, SELANGOR.

LOCATION 4: (LOT - EMPIRE SUBANG)

- a) SMART GLOVE INTERNATIONAL SDN BHD

ADDRESS:

A-06-01, LEVEL 6, EMPIRE TOWER 1, EMPIRE SUBANG, JALAN SS 16/1, 47500 SUBANG JAYA, SELANGOR.

DEFINITION

ASBESTOS EXCLUSION

The Company will not indemnify the Insured against any legal liability for Bodily injury to or illness of any person or loss of or damage to property arising out of asbestiform talc, asbestos or any other substance or compound that incorporate asbestos, diethylstilbestrol (DES), dioxin, or urea formaldehyde.

ADDITIONAL INSUREDS CLAUSE

This policy extends to indemnify, as additional insureds, any employees of the insured (and also any director, partner, shareholder or similar person) while acting for or on behalf of the insured. Further the policy includes liability of directors, partners and executives when work is undertaken for them in their private capacity of employees of the insured the word "the insured" shall be considered as applying to each party comprising the insured in the same manner as if that the party were only party named herein as the insured hereby agree to waive all rights of subrogation under this policy against all or any of the aforesaid parties provided however that this endorsement shall not apply to the extent that such person indemnified under any other policy of insurance except for any amount in excess of such other policy.

It is hereby declared and agreed that the Fire And Explosion Endorsement is Excluding Explosion of Steam Boilers.



Allianz

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PREMIUM DEBIT NOTE
NOTA DEBIT PREMIUM

Insured / Policyholder : SMART GLOVE HOLDINGS SDN BHD, F.T.R.R. & I.
Yang Diinsuranskan / Pemegang Polisi

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

Policy No. : 20LMT0000245-01
No. Polisi

Product Code & Name : 050201 - PUBLIC LIABILITY - PREMISES
Kod Produk & Nama

Account Code : MT02567 /M+A
Kod Akaun

Debit Note No. : D20LMT0000245-01
No. Nota Debit

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

Issue Date : 24/11/2021
Tarikh Dikeluarkan

Particulars
Butiran

Amount (RM)
Amaun (RM)

Premium Due
Premium Perlu Dibayar

10,200.00

10,200.00

Add : Service Tax
Tambah

612.00

: Stamp Duty

10.00

Total Premium
Jumlah Premium

10,822.00

Total Payable (Rounded)
Jumlah Yang Perlu Dibayar (Dibundarkan)

10,822.00

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


Authorised Signature
Tandatangan Yang Diberi Kuasa



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

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

Tel. No. : 60322641188/22640688
Fax No. : 60322640662
Service Tax Reg No. : W10-1808-31006172

INVOICE

INVOIS

Policy No. : 20LMT0000245-01

No. Polisi

Account Code : MT02567

Kod Akaun

Insured / Policyholder : SMART GLOVE HOLDINGS SDN BHD

Yang Diinsurankan / Pemegang

Polisi

Correspondence Address : LOT 6487, BATU 5 3/4

Address

Alamat Surat-Menyurat

SEMENTA
JALAN KAPAR
42100 KLANG
SELANGOR

Invoice No. : STAX21116000072549

No. Invois

Invoice Date : 24/11/2021

Tarikh Invois

Product Code & Name : 050201 PUBLIC LIABILITY -
PREMISES

Kod Produk & Nama

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

Tempoh Insurans

Description Keterangan	Total Amount (RM) Jumlah (RM)
Gross Premium	10,200.00
	10,200.00
Stamp Duty	10.00
Premium Payable excluding Service Tax	10,210.00
Premium Subject to Service Tax at 6% (Period of Insurance : 20/11/2021 - 19/11/2022)	10,200.00
Service Tax Payable	612.00
Total Premium Payable (including Service Tax and Stamp Duty)	10,822.00
Total Amount Payable (including Service Tax and Stamp Duty) (Rounded)	10,822.00

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

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STAMP DUTY PAID
Duti Setem Telah Dibayar

THE SCHEDULE
JADUAL

Insured / Policyholder : SMART GLOVE HOLDINGS SDN BHD, F.T.R.R. & I.
Yang Diinsuranskan / Pemegang Polisi

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

			RM
Policy No. <i>No. Polisi</i>	: 20LMT0000245-01	Gross Premium <i>Premium Kasar</i>	: 10,200.00
Account Code <i>Kod Akaun</i>	: MT02567PW /M+A	Service Tax <i>Cukai Perkhidmatan</i>	: 612.00
Period of Insurance <i>Tempoh Insurans</i>	: From 20-11-2021 To 19-11-2022 <i>Dari Hingga</i>	Stamp Duty <i>Duti Setem</i>	: 10.00
Product Code & Name <i>Kod Produk & Nama</i>	: 050201 PUBLIC LIABILITY - PREMISES	Total Premium <i>Jumlah Premium</i>	: 10,822.00
Issue Date <i>Tarikh Dikeluarkan</i>	: 24/11/2021	Total Payable (Rounded) <i>Jumlah Yang Perlu Dibayar (Dibundarkan)</i>	: 10,822.00
Issue Branch <i>Cawangan Dikeluarkan</i>	: CORPORATE BUSINESS		

Business /Profession : RUBBER GLOVE MANUFACTURER
Perniagaan / Profesion

Territorial Limits : ANY PREMISES OCCUPIED BY THE INSURED SITUATED WITHIN MALAYSIA
Had wilayah

Jurisdiction Limits : MALAYSIA
Had bidang kuasa

Situation of Risks : ANY PREMISES OCCUPIED BY THE INSURED SITUATED WITHIN MALAYSIA
Keadaan Risiko
-
00000
MALAYSIA

Limit of Indemnity(RM) : 10,000,000.00 Any One Accident
Had Indemniti (RM) UNLIMITED Any One Period

Item No.	Description Of Risk
<i>No. Item</i>	<i>Perihalan Risiko</i>
1.01	ARISING OUT OF THE FAULT AND NEGLIGENCE OF THE INSURED OR OF ANY PERSON IN THE INSURED'S SERVICE WHILST ENGAGED IN THE INSURED'S TRADE OR BUSINESS AS 'RUBBER GLOVE MANUFACTURER' OR BY ANY DEFECT IN THE BUILDINGS, WAYS, WORKS, PLANT OR MACHINERY AT THE SITUATION OF RISKS STATED IN THE SCHEDULE.

Excess / Deductible (RM) : 10% OR MINIMUM RM 1,000.00 EACH AND EVERY LOSS (APPLICABLE FOR PROPERTY DAMAGE ONLY)
Lebihan / boleh ditolak (RM)

Attaching and forming part of Policy No. : 20LMT0000245-01

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

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

Code	Description
<i>Kod</i>	<i>Keterangan</i>
DR2	DATE RECOGNITION CLAUSE
PL-CL09	CONTRACTORS & SUB-CONTRACTORS CLAUSE
PL-CL13	PLANT AND MACHINERY ENDORSEMENT (INCLUDING HIRED-IN-PLANT)
PL-CL17	LOADING AND UNLOADING ENDORSEMENT
PL-CL21	DEFECTIVE SANITARY ARRANGEMENT CLAUSE
PL-CL23	CAR PARK CLAUSE
PL-CL26	FIRST AID FACILITIES ENDORSEMENT
PL-CL28	NEON/ADVERTISING SIGNS ENDORSEMENT
PL-CL30	FIRE AND EXPLOSION ENDORSEMENT
PL-CL39	LOCAL JURISDICTION CLAUSE
PL-CL41	EMPLOYEES' EFFECTS CLAUSE
PL-CL58	NON OWNED VEHICLE LIABILITY CLAUSE
PL-CL62	ALTERATIONS AND REPAIRS CLAUSE
PL-CL64	STRIKE, RIOT & CIVIL COMMOTION
PL-CL67	ELECTROMAGNETIC FIELDS EXCLUSION CLAUSE
PL-CL68	UN EMBARGO EXCLUSION CLAUSE
PL-CL69	SANCTIONS/EMBARGOES
PL-CL70	CYBER/INTERNET/INTRANET/EXTRANET ETC LIABILITY EXCLUSION
PL-CL71	PROPERTY DAMAGE CLARIFICATION CLAUSE
PL-CL72	INFORMATION TECHNOLOGY HAZARD CLARIFICATION CLAUSE NMA2912
PL-CL73	TERRORISM EXCLUSION ENDORSEMENT
PL-CL75	LOSS NOTIFICATION CLAUSE
PL-CL81	COMMUNICABLE DISEASE EXCLUSION
PW-01	PREMIUM WARRANTY
MEMO	MEMORANDUM

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

Dikeluarkan Sebagai Pembatalan / Penggantian No. Nota Lindung:

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

Previous Policy No. : 20LMT0000245-00

No. Polisi Terdahulu

Proposal Received Date : 23/11/2021

Tarikh Cadangan Diterima

Issued By : CECILIA SHANMUGAM

Dikeluarkan Oleh


Authorised Signature
Tandatangan Yang Diberi Kuasa

Attaching and forming part of Policy No. : 20LMT0000245-01

CLAUSES / PERILS / WARRANTIES / MEMORANDUM

Peril / Klausu / Waranti / Memorandum

DR2 DATE RECOGNITION CLAUSE

It is noted and agreed this Policy is hereby amended as follows:-

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

1. correctly recognize any date as its true calendar date

2. capture, save, or retain and/or correctly manipulate interpret or process any data or information or command or instruction as a result of treating any date other than as its true calendar date and/or

3. capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.

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

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

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

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

PL-CL09 CONTRACTORS & SUB-CONTRACTORS CLAUSE

Notwithstanding anything contained herein to the contrary the indemnity expressed in this Policy shall cover the Insured's legal liability in respect of bodily injury or illness of any person, or loss of or damage to property caused by or in connection with employment of Contractors & Sub-contractors or the employees of such Contractors & Sub-Contractors by the Insured.

Provided always that :-

a) the Contractors & Sub-Contractors shall as though the Insured observe fulfil and be subject to terms of this Policy as so far as they apply

b) the Contractors & Sub-Contractors is not entitled to indemnity under any other Policy of Insurance

c) at the end of each period of insurance the Insured shall notify the Company of any such Contractors & Sub Contractors employed during such period of insurance and of the cost thereof and shall pay such additional premium as may be required.

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

PL-CL13 PLANT AND MACHINERY ENDORSEMENT (INCLUDING HIRED-IN-PLANT)

It is understood and agreed that the policy shall extend to cover the Insured's legal liability in respect of any bodily injury or loss of or damage to property caused by

- all plant and machinery owned and/or operated by the insured, cranes or power hoisting machine other than passenger lifts.

- all plants equipments or tools of trade hired by the insured or for which they are responsible.

but excluding vehicles subject to the Road Transport Act 1987, Malaysia.

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

PL-CL17 LOADING AND UNLOADING ENDORSEMENT

It is hereby declared and agreed that the insurance by this Policy is extended to cover the Legal liability of the insured in respect of any bodily injury or loss of or damage to property caused or arising from beyond the limits of any carriage way or thorough-fare in connection with :

i) the bringing of the load to such vehicle for loading thereon :

or

ii) the taking away of the load from such vehicle after unloading therefrom by any person other than the driver or attendant of such vehicle.

PROVIDED ALWAYS THAT the liability of the Company under this policy and endorsement in respect of any bodily injury or loss of or damage to property shall not in any way exceed the limit of indemnity specified in this Policy.

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

PL-CL21 DEFECTIVE SANITARY ARRANGEMENT CLAUSE

It is hereby declared and agreed that the words "Defective Sanitary Installation" are deemed to be deleted from Exceptions No.5(c) of this Policy.

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

Attaching and forming part of Policy No. : 20LMT0000245-01

PL-CL23 CAR PARK CLAUSE

It is hereby declared and agreed notwithstanding anything herein to the contrary that this Policy shall cover the Insured against all sum which the Insured shall become legally liable to pay as compensation in respect of :

CAR PARK

- a) Death, bodily injury or property damage as within defined arising from the use of the 'CAR PARK'
- b) Damage to any vehicle within, entering or leaving the 'CAR PARK' or whilst being moved or driven within the 'CAR PARK' by employees of the Insured.

Provided that

- 1) The term 'CAR PARK' shall be defined as the garage and parking space provided by the Insured at the premises designated in the Schedule as 'Situation of Risk' for the convenience and use of visitor and/or guests.
- 2) Such 'CAR PARK' is not used by the Insured for any motor trade purpose.
- 3) If any charge is made for the parking of any vehicle a ticket shall be issued by the Insured to every person paying such charge.
- 4) The Company shall not be liable from any accident caused by or arising out of the driving of car within the car park by an employee of the Insured unless such employee holds a license to drive such a vehicle or has held and is not disqualified for holding or obtaining such a license. The term 'License' shall mean a license or permit required by the licensing or other laws or regulations when such vehicle is driven on a road within the meaning of the Road Transport Act 1987, Malaysia.
- 5) The liability of the Company shall not exceed
 - i) in respect of any one accident *as per schedule
 - ii) in respect of any one period of indemnity *as per schedule.

It is further declared and agreed that the Company shall not be liable for any loss of vehicle directly or indirectly arising from hijacking and/or theft whether by deception or not

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

PL-CL26 FIRST AID FACILITIES ENDORSEMENT

This Policy shall cover legal liability of the Insured in respect of bodily injury or illness of any person, or loss of or damage to property arising out of provision by the Insured of first aid facilities but excluding any act of negligence, omission or neglect of any duly qualified member of the medical profession or any employee or voluntary worker of any hospital or ambulance organisation.

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

PL-CL28 NEON/ADVERTISING SIGNS ENDORSEMENT

Notwithstanding anything herein contained to the contrary, it is hereby declared and agreed that this policy shall cover legal liability of the Insured in respect of bodily injury or illness of any person, or loss of or damage to property arising out of accidents happening in connection with Neon/Advertising Signs owned by the Insured.

Warranted that the Insured shall comply with all statutory enactments by laws and regulations and shall at all times see the Neon/Advertising Signs are kept in a proper stage of repair and if any defect be discovered the Insured shall forthwith cause such defect to be made good and shall in the meantime cause such additional precautions to be taken for the prevention of accident as the circumstances may require and no alteration in the position of the signs shall be made without the consent of the Company. So far as is reasonably practicable no alteration or repair shall without the consent of the Company be made to the said Neon/Advertising Signs after any accident has occurred in connection therewith until the Company shall have had a opportunity of inspecting same.

PROVIDED ALWAYS THAT the liability of the Company under this Policy and Endorsement in respect of any bodily injury or loss of or damage to property shall not in any way exceed the Limit of Indemnity specified in this policy.
Subject otherwise to the terms, exceptions and conditions of this Policy.

PL-CL30 FIRE AND EXPLOSION ENDORSEMENT

It is hereby declared and agreed that the words 'Fire & Explosion' in Exception 5(f) of the policy are deemed to be deleted but the Indemnity expressed in this policy shall not however apply to nor include legal liability in respect of injury or damage caused by or in connection with or arising from the bursting of a boiler economiser or other vessel machine or apparatus wherein internal pressure is due to steam only

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

PL-CL39 LOCAL JURISDICTION CLAUSE

It is understood and agreed that the indemnity provided herein shall not apply to :-

- a) compensation for damages in respect of judgements delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within Malaysia.
- b) costs and expenses of litigation recovered by any claimant from the insured which are not incurred in and recoverable in Malaysia.

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

PL-CL41 EMPLOYEES' EFFECTS CLAUSE

It is agreed that this policy shall extend to cover the legal liability of the Insured in respect of clothing and/or personal effects of employees, the limit of Indemnity under this extension being limited to RM.500.00 in respect of any one occurrence or number of occurrences arising directly or indirectly from one source or original cause.

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

Attaching and forming part of Policy No. : 20LMT0000245-01

PL-CL58 NON OWNED VEHICLE LIABILITY CLAUSE

It is hereby declared and agreed that this Policy extends to cover the insured's legal liability as specified within arising :-
i) out of the use of any vehicle not owned by the insured but used on its business.

ii) out of the use of any vehicle hired or leased by any of the Insured's employees on the Insured's business.

Provided always there is no other insurance in force covering such liability at the time of claim.

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

PL-CL62 ALTERATIONS AND REPAIRS CLAUSE

Notwithstanding anything contained herein to the contrary the indemnity expressed in this Policy shall cover legal liability of the Insured in respect of bodily injury to or illness of any person, or loss of or damage to property caused by or in connection with employment of workmen allowed on or about the Insured property to carry out alterations and repairs provided the trade, manufacture, nature of occupation and/or construction of the building remains unchanged.
Subject otherwise to the terms, exceptions and conditions of this Policy.

PL-CL64 STRIKE, RIOT & CIVIL COMMOTION

It is hereby declared and agreed that the withinmentioned Policy is extended to cover any legal liability of the Insured arising out of Strike, Riot & Civil Commotion. The words "Strike, Riot & Civil Commotion" appearing under Exception 7 are deemed to be deleted.

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

PL-CL67 ELECTROMAGNETIC FIELDS EXCLUSION CLAUSE

It is hereby understood and agreed that this policy shall not indemnify the insured in respect of any loss or liability which arises out of or is contributed directly or indirectly by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated.
Subject otherwise to the terms, exclusions and conditions of the policy.

PL-CL68 UN EMBARGO EXCLUSION CLAUSE

This policy does not provide coverage in respect of any individual, organizational entity or any country where any applicable UN embargo prohibits companies or individuals from doing business or providing insurance.
If such prohibition occurs during the policy period, then all coverage provided by this policy in respect of any individual, organizational entity or any country where any applicable UN embargo & including embargo on countries namely Myanmar and Syria; prohibits companies or individuals from doing business or providing insurance will cease to apply at the time and date that such prohibition takes effect.

PL-CL69 SANCTIONS/EMBARGOES

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

PL-CL70 CYBER/INTERNET/INTRANET/EXTRANET ETC LIABILITY EXCLUSION

It is hereby declared and agreed that this Policy does not cover any liability arising directly or indirectly out of, caused by, in any way related to or in connection with the Insured Business or profession or any activities or any transactions performed, processed, using and/or conducted through the internet, intranet, extranet, the Insured's own website or web address including without limitation any transmission of electronic mail or documents by electronic means.

PL-CL71 PROPERTY DAMAGE CLARIFICATION CLAUSE

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

a) Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.

Notwithstanding this exclusion, loss or damage to data or software, which is the direct consequence of insured physical damage to the substance of property shall be covered.

b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs and any business interruption losses resulting from such loss or damage.

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

PL-CL72 INFORMATION TECHNOLOGY HAZARD CLARIFICATION CLAUSE NMA2912

It is hereby declared and agreed that this Policy does not apply to any liability or claim arising directly or indirectly out of:

(i) loss of, alteration of, or damage to

or

(ii) a reduction in the functionality, availability or operation of

a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the policyholder of the reinsured or not, do not in and of themselves constitute an event unless arising out of one or more of the following perils: fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow

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

Attaching and forming part of Policy No. : 20LMT0000245-01

PL-CL73 TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

PL-CL75 LOSS NOTIFICATION CLAUSE

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

PL-CL81 COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, cost (including any defence cost), expense or any other amount, 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. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, cost (including any defence cost), expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

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 bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

PW-01 PREMIUM WARRANTY

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

Subject otherwise to the terms and conditions of this policy.

Attaching and forming part of Policy No. : 20LMT0000245-01

MEMO MEMORANDUM

RATE:

Flat Premium

RM 50.00 per location x 4 = RM 200.00

SUBSIDIARIES:

SMART GLOVE HOLDINGS BERHAD, SMART GLOVE INDUSTRIES (MALAYSIA) SDN BHD, SMART GLOVE CORPORATION SDN BHD, GX CORPORATION SDN BHD, PLATINUM GLOVE INDUSTRIES SDN BHD, SIGMA GLOVE INDUSTRIES SDN BHD, SHITAKA CHEMICAL SUPPLIES SDN BHD AS JOINT INSURED.

LOCATION 1: (LOT - L6497)

- a) GX CORPORATION SDN BHD
- b) SHITAKA CHEMICAL SUPPLIES SDN BHD
- c) SIGMA GLOVE INDUSTRIES SDN BHD

ADDRESS:

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

LOCATION 2: (LOT - L6491)

- a) GX CORPORATION SDN BHD
- b) PLATINUM GLOVE INDUSTRIES SDN BHD

ADDRESS:

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

LOCATION 3: (LOT - L6487)

- a) SMART GLOVE CORPORATION SDN BHD
- b) SMART GLOVE HOLDINGS BERHAD
- c) SMART GLOVE INDUSTRIES (MALAYSIA) SDN BHD

ADDRESS:

LOT 6487, BATU 5/34, SEMENTA, LORONG SG. PULOH, OFF JALAN KAPAR, 42100 KLANG, SELANGOR.

LOCATION 4: (LOT - EMPIRE SUBANG)

- a) SMART GLOVE INTERNATIONAL SDN BHD

ADDRESS:

A-06-01, LEVEL 6, EMPIRE TOWER 1, EMPIRE SUBANG, JALAN SS 16/1, 47500 SUBANG JAYA, SELANGOR.

DEFINITION

ASBESTOS EXCLUSION

The Company will not indemnify the Insured against any legal liability for Bodily injury to or illness of any person or loss of or damage to property arising out of asbestiform talc, asbestos or any other substance or compound that incorporate asbestos, diethylstilbestrol (DES), dioxin, or urea formaldehyde.

ADDITIONAL INSUREDS CLAUSE

This policy extends to indemnify, as additional insureds, any employees of the insured (and also any director, partner, shareholder or similar person) while acting for or on behalf of the insured. Further the policy includes liability of directors, partners and executives when work is undertaken for them in their private capacity of employees of the insured the word "the insured" shall be considered as applying to each party comprising the insured in the same manner as if that the party were only party named herein as the insured hereby agree to waive all rights of subrogation under this policy against all or any of the aforesaid parties provided however that this endorsement shall not apply to the extent that such person indemnified under any other policy of insurance except for any amount in excess of such other policy.

It is hereby declared and agreed that the Fire And Explosion Endorsement is Excluding Explosion of Steam Boilers.



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PREMIUM DEBIT NOTE
NOTA DEBIT PREMIUM

Insured / Policyholder : SMART GLOVE HOLDINGS SDN BHD, F.T.R.R. & I.
Yang Diinsuranskan / Pemegang Polisi

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

Policy No. : 20LMT0000245-01
No. Polisi

Product Code & Name : 050201 - PUBLIC LIABILITY - PREMISES
Kod Produk & Nama

Account Code : MT02567 /M+A
Kod Akaun

Debit Note No. : D20LMT0000245-01
No. Nota Debit

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

Issue Date : 24/11/2021
Tarikh Dikeluarkan

Particulars
Butiran

Amount (RM)
Amaun (RM)

Premium Due
Premium Perlu Dibayar

10,200.00

10,200.00

Less : Commission / Brokerage 15.00 %
Tolak

1,530.00

Add : Service Tax
Tambah

612.00

: Stamp Duty

10.00

Total Premium
Jumlah Premium

9,292.00

Total Payable (Rounded)
Jumlah Yang Perlu Dibayar (Dibundarkan)

9,292.00

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


Authorised Signature
Tandatangan Yang Diberi Kuasa



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