



LONPAC INSURANCE BHD 199401021735 (307414-T)

CONFIDENTIAL

Head Office: 6th Floor, Bangunan Public Bank, 6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

P.O.Box 10708, 50722 Kuala Lumpur.

General Line: (03) 2262 8688 / 2723 7888 Customer Service No.: (03) 2262 8666 Fax: (03) 2715 1332

Email: customerservice@lonpac.com Website: www.lonpac.com

(Service Tax No. : W10-1808-31041975)

THE SCHEDULE

Insured's Copy

JADUAL

Class of Policy <i>Jenis Insurans</i>	MORTGAGE FIRE SECURE PLUS	Policy No. <i>No. Polisi</i>	W/22/FF12/411853/KUL-33
PIAM Sub-Product Type <i>Jenis Sub-Produk PIAM</i>	ENHANCED FIRE	Replacing C/Note No. <i>Menggantikan No. Nota Perlindungan</i>	N/A
Insured <i>Pihak Diinsuranskan</i>	Refer Below	Replacing Policy No. <i>Menggantikan No. Polisi</i>	W/21/FF12/299586/KUL
Address <i>Alamat</i>	145-5 & 6, JALAN SUNGAI BESI, 57100 KUALA LUMPUR	Account No. <i>No. Akaun</i>	W26150/KUL-8 L /
Chargee <i>Pemegang Gadai</i>	PUBLIC BANK BERHAD		
Insured (in full) <i>Pihak Diinsuranskan (Penuh)</i>	LIGHTCRAFT AMBIENCE ARCHITECTURE SDN BHD as Owner and Public Bank Bhd as chargee f.t.r.r & i		

Period Of Insurance <i>Tempoh Insurans</i>	From <i>Dari</i>	26-06-2022	To <i>Hingga</i>	25-06-2023	(both dates inclusive) <i>(termasuk kedua-dua tarikh)</i>
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Annual Premium : RM 1,776.00 <i>Premium Tahunan</i>	Policy Premium : RM 1,776.00 <i>Premium Polisi</i>
Gross Premium : RM 1,776.00 <i>Premium Kasar</i>	Service Tax : RM 106.56 <i>Cukai Perkhidmatan</i>
	Stamp Duty : RM 10.00 <i>Duti Setem</i>
Policy Premium : RM 1,776.00 <i>Premium Polisi</i>	Total Due : RM 1,892.56 <i>Jumlah Perlu</i>

Bank Reference No. : 2-1110355-29-10010

Bank Reference No.

Lonpac Internal Remarks : SWIFT PLAN

Nota Dalam Lonpac

Location No. : 00001

No. Lokasi

Situation : 96 JALAN SUNGAI BESI
57100 KUALA LUMPUR
WILAYAH PERSEKUTUAN

Situasi

Construction : WALL OF FULLY BRICK, CONCRETE, SOLID BLOCKS AND ROOF OF ENTIRELY OF
NON-COMBUSTIBLE MATERIALS

Binaan

Occupation : OFFICE BUILDINGS AND
CONTENTS - NOT MORE THAN 50%
OF THE TOTAL FLOOR AREA
OCCUPIED FOR RETAIL TRADING
PURPOSES

Kegunaan

PIAM Code : C1A/1204

Kod PIAM

Item No. **Subject matter Insured**

No. Item

Perkara diinsuranskan

0001 BUILDING (EXCL. FOUNDATION)
INCLUDING LANDLORD'S FIXTURES
& FITTINGS



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JADUAL

Class of Policy : MORTGAGE FIRE SECURE PLUS
Jenis Insurans

Policy No.
No. Polisi

: W/22/FF12/411853/KUL-33

Sum Insured : RM1,110,000.00

Location Sum Insured :

RM1,110,000.00

Total Sum Insured :

RM1,110,000.00

This Policy is subject to the following warranties/clauses/endorsements as printed in this policy or added thereon or attached thereto.

REINSTATEMENT VALUE

REMOVAL OF DEBRIS (WITHOUT SEPARATE SUM INSURED)

ARCHITECT'S SURVEYOR'S & CONSULTANT'S FEES (WITHOUT SEPARATE SUM INSURED)

PUBLIC AUTHORITIES

MORTGAGEE/CHARGE 1

NON CANCELLATION

FOUNDATION EXCLUSION

PREMIUM WARRANTY ENDT

PROPERTY DAMAGE CLARIFICATION CLAUSE

RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE

UNVALUED POLICY CLAUSE

DATE RECOGNITION (WITH SAVING CLAUSE)

WARRANTY 1D - RESTRICTION OF MERCHANDISE WARRANTY

(Not exceeding 50% of total floor area)

RIOT, STRIKE AND MALICIOUS DAMAGE

EXPLOSION

FLOOD

The above are subject to the terms, exclusions, provisions, limitations & conditions of this policy.

42(a) Date Recognition Clause (Saving Clause)

This endorsement shall not exclude subsequent loss or damage or consequential loss which itself results from an insured peril as defined in the policy.

1D. RESTRICTION OF MERCHANDISE WARRANTY

(Not exceeding 50% of total floor area)

Warranted that during the currency of this Policy not more than 50% of the total floor area of the premises insured herein be used for the manufacture or deposit or storage of merchandise.

FLOOD

In consideration of an additional premium, the Company agrees that notwithstanding anything stated to the contrary in Condition No. 6 of this policy, this insurance extends to cover loss or damage directly caused by fire or otherwise occasioned by or through or or in consequence of Flood (including overflow of the sea) subject to the following Excess Clause and Special Conditions attached hereto.

Note : Flood, for the purpose of this extension, shall mean the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building insured

W/26150/KUL-SSA

22/FF12/Mar v-1.3.0