

STAMP DUTY PAID

**LIGHTCRAFT RETAIL SDN BHD AS OWNER
HSBC BANK MALAYSIA BERHAD AND HSBC
AMANAH MALAYSIA BERHAD AS CHARGEES
F.T.R.R. & I.**

**NO. 145-3, 4, 5 & 6,
JALAN SUNGAI BESI,
57100 KUALA LUMPUR**

FIRE POLICY

Policy No : FIR-F0189641-KL

NMKL0028

Original Copy

RENEWAL CERTIFICATE /SIJIL PEMBAHARUAN

Account No. / No. Akaun	:	NMKL0028
Policy No. / No. Polisi	:	FIR-F0189641-KL
Insured Name / Nama Pihak Diinsuranskan	:	LIGHTCRAFT RETAIL SDN BHD AS OWNER HSBC BANK MALAYSIA BERHAD AND HSBC AMANAH MALAYSIA BERHAD AS CHARGEES F.T.R.R. & I.
Postal Address / Alamat Pos	:	NO. 145-3, 4, 5 & 6, JALAN SUNGAI BESI, 57100 KUALA LUMPUR
Period of Insurance / Tempoh Insurans	:	From 17/07/2021 to 16/07/2022 MIDNIGHT EXPIRY <i>Dari</i> <i>hingga</i> TAMAT TENGAH MALAM
Any subsequent period for which the insured shall pay and the Corporation shall agree to accept a renewal premium. <i>Mana-mana tempoh berikutnya di mana Pihak Diinsuranskan akan membayar premium dan Syarikat bersetuju untuk menerima premium pembaharuan.</i>		
FIRE/KEBAKARAN		
Risk / Risiko	:	1
Situation of Property or Interest Insured/ Lokasi Premis atau Kepentingan Yang Diinsurangkan	:	NO. 145-5 & 6, JALAN SUNGAI BESI, 57100 KUALA LUMPUR
Occupied As / Kegunaan Premis	:	NEW LIGHTING SHOWROOM CUM OFFICE
Financial Status / Kepentingan Kewangan	:	HSBC BANK MALAYSIA BERHAD HSBC AMANAH MALAYSIA BERHAD
Rate Status / Status Kadar	:	T
Piam Code / Kod Piam	:	1102
Construction Class / Kelas Binaan	:	1A
Fire and Lightning Rated at (%) / Kadar(%) Kebakaran dan Kilat	:	.229000
Total Sum Insured / Keseluruhan Jumlah Diinsurangkan	:	RM 2,000,000
Premium Due / Premium Perlu Dibayar	:	RM 4,860.00
Add Stamp Duty / Tambah Duti Setem	:	RM 10.00
Add Service Tax / Tambah Cukai Perkhidmatan	:	RM 291.60
Total Due / Jumlah Perlu Dibayar	:	RM 5,161.60

No. Description of Property / Interest Insured No. Diskripsi Harta / Kepentingan yang Diinsurangkan	Sum Insured / (RM) Jumlah Diinsurangkan (RM)
1.0 ON BUILDING	2,000,000
Total / Jumlah :	2,000,000

Subject to the Warranties, Endorsements, and/or Clauses as listed below (wordings as stated or printed in the Policy) :-
 Tertakluk kepada Waranti, Pengendorisan, dan/atau Fasal seperti yang disenaraikan di bawah (perkataan seperti yang dinyatakan atau dicetak dalam Polisi) :-

		Rate(%) / Kadar(%)
P12B	RIOT STRIKE & MALICIOUS DAMAGE ENDORSEMENT	.014000
W025	PREMIUM WARRANTY	
W3AA	STORAGE OF HAZARDOUS GOODS WARRANTY A	
C02B	REMOVAL OF DEBRIS CLAUSE (WITHOUT SEPARATE SUM INSURED)	
C03B	ARCHITECTS, SURVEYORS, ENGINEERS AND CONSULTANTS' FEES CLAUSE (WITHOUT SEPARATE SUM INSURED)	
C06A	MORTGAGEE (CHARGEES) CLAUSE	

RENEWAL CERTIFICATE /SIJIL PEMBAHARUAN**Account No. / No. Akaun**

: NMKL0028

Policy No. / No. Polisi

: FIR-F0189641-KL

C16A REINSTATEMENT VALUE CLAUSE (EXCLDG. STOCK IN TRADE AND/OR MERCHANDISE)**C028 OUTBUILDING CLAUSE****C031 ALTERATIONS & REPAIRS CLAUSE****C047 RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE****C048 UNVALUED POLICY CLAUSE****C049 AMENDMENTS TO POLICY'S PREAMBLE****CLCL "PROPERTY DAMAGE" CLARIFICATION CLAUSE****MEMO MEMO FOR EXCLUSION OF ACTS OF TERRORISM****FY2E DATErecognition CLAUSE**

Subject also to the prevailing Government tax, and to the Sanction Limitation and Exclusion clause (SANC) as stated in the Policy attached hereto.

 Signed on behalf of the Corporation
Tandatangan bagi Pihak Syarikat

Replacing / Penggantian**Policy No. / No. Polisi**

FIR-F0173076-KL

Cover Note / Nota Perlindungan

-

Issued On / Dikeluarkan Pada

30/06/2021

At / Di

KL MAIN

By / Oleh

POGORSSR

Authorised Signatory / Penandatangan Dibenarkan

Important: This Renewal Certificate should be read in conjunction with the original Policy subject to the terms and conditions thereof including any Endorsements issued prior to this renewal and all amendments incorporated herein for the above period of insurance.

Penting : Sijil Pembaharuan ini hendaklah dibaca bersama dengan polisi asal berdasarkan syarat-syarat dan terma-terma termasuk sebarang pengendorsan sebelum pembaharuan dan sebarang pindaan yang telah telah dilaksanakan sepanjang tempoh polisi.

NOTICE TO ALL POLICYHOLDERS
NOTIS KEPADA SEMUA PEMEGANG POLISI

STATEMENT Pursuant to Schedule 9 of the Financial Services Act 2013
PENYATAAN mengikut Jadual 9 Akta Perkhidmatan Kewangan 2013

A 'consumer insurance contract' is a contract of insurance entered into, varied or renewed by an individual wholly for purposes unrelated to Your trade, business or profession.

'Kontrak pengguna insurans' adalah suatu kontrak yang diterima, diubah atau diperbaharui sepenuhnya oleh sesorang individu untuk tujuan yang tidak berkaitan dengan perdagangan, perniagaan atau profesion.

Consumer Insurance Contract (Insurance wholly for purposes unrelated to Your trade, business or profession)
Kontrak Insurans Pengguna (Insurans sepenuhnya yang tidak berkaitan dengan perdagangan, perniagaan atau profesion)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

Polisi ini dikeluarkan sebagai pertimbangan bayaran premium yang dinyatakan didalam Jadual Polisi dan menurut jawapan jawapan yang diberikan didalam Borang Cadangan Anda (atau semasa memohon untuk insurans ini) dan sebarang pendedahan lain yang dibuat oleh Anda diantara masa penyerahan Borang Cadangan Anda (atau semasa memohon untuk insurans ini) dan pada masa kontrak ini dibuat. Jawapan jawapan dan sebarang pendedahan lain yang dikemukakan oleh Anda akan dijadikan sebahagian dari kontrak insurans antara Anda dan Kami. Walau bagaimanapun, jika berlaku sebarang salah nyataan pra-kontrak yang dibuat oleh Anda berhubung dengan jawapan jawapan Anda atau dalam mana-mana pernyataan yang dikemukakan oleh Anda, remedii akan bersandarkan pada Jadual 9 Akta Perkhidmatan Kewangan 2013.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.
Polisi ini menyatakan terma-terma dan syarat-syarat kontrak insurans seperti yang dipersetujui di antara Anda dan Kami.

Non - Consumer Insurance Contract (Insurance for purposes related to Your trade, business or profession)
Kontrak Insurans Komersial (Insurans bagi tujuan perdagangan, perniagaan atau profesion)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. In the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures made by You, it may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

Polisi ini dikeluarkan sebagai pertimbangan bayaran premium yang dinyatakan didalam Jadual Polisi dan menurut jawapan jawapan yang diberikan didalam Borang Cadangan Anda (atau semasa memohon untuk insurans ini) dan sebarang pendedahan lain yang dibuat oleh Anda diantara masa penyerahan Borang Cadangan Anda (atau semasa memohon untuk insurans ini) dan pada masa kontrak ini dibuat. Jawapan jawapan dan sebarang pendedahan lain yang dikemukakan oleh Anda akan dijadikan sebahagian dari kontrak insurans antara Anda dan Kami. Jika berlaku sebarang salah nyataan pra-kontrak yang dibuat oleh Anda berhubung dengan jawapan jawapan Anda atau dalam mana-mana pernyataan yang dikemukakan oleh Anda, ia mungkin menyebabkan pengelakan kontrak insurans Anda, penafian atau pengurangan tuntutan tuntutan Anda, perubahan pada terma-terma atau penamatkan kontrak insurans Anda.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.
Polisi ini menyatakan terma-terma dan syarat-syarat kontrak insurans seperti yang dipersetujui di antara Anda dan Kami.

GOVERNMENT TAX CUKAI KERAJAAN

Please be informed that the premiums on this policy are subject to the Government tax prevailing during the term of this policy.

Sila ambil perhatian bahawa premium polisi tertakluk kepada cukai Kerajaan yang dikenakan sepanjang tempoh polisi ini.

Your obligation to pay the prevailing Government tax shall form part of the terms and conditions of Your insurance policy.

Kewajipan untuk membayar cukai Kerajaan yang dikenakan adalah sebahagian daripada terma dan syarat polisi insurans Anda.

SANCTION LIMITATION AND EXCLUSION CLAUSE (SANC) HAD PENETAPAN DAN PENGECUALIAN (SANC)

At the sole discretion of the Company, the Company shall not be deemed to provide cover and shall not receive any payment(s) under the policy; or be liable to pay any sums (including but not limited to payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under the policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose the Company to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

Mengikut budi bicara mutlak Syarikat, Syarikat tidak dianggap menyediakan sebarang perlindungan dan tidak akan menerima sebarang bayaran di bawah Polisi ini; atau bertanggungjawab untuk membayar sebarang jumlah (termasuk tetapi tidak terhad kepada pembayaran tuntutan, bayaran balik premium, serahan atau pembatalan bayaran); atau menyediakan apa-apa manfaat di bawah Polisi ini; ke tahap di mana peruntukan perlindungan tersebut, pembayaran sebarang jumlah atau peruntukan manfaat tersebut akan mendedahkan Syarikat kepada mana-mana penetapan, larangan atau sekatan di bawah sebarang undang-undang dan/atau peraturan-peraturan, yang ditadbir mana-mana badan kerajaan, undang-undang atau penguatkuasaan pihak berkuasa, atau undang-undang yang berwibawa di mana-mana negara.

LODGING COMPLAINTS AND GRIEVANCES
MENGEMUKAKAN ADUAN DAN KETIDAKPUASAN

You may refer your complaint pertaining to any insurance related matters to our Complaint Handling Unit for an amicable resolution before referring to the Ombudsman for Financial Services or BNMLINK / BNMTELELINK, Bank Negara Malaysia. The contact details of our Complaint Handling Unit: -

Anda boleh merujuk aduan anda berkenaan dengan sebarang hal berkaitan insurans kepada Unit Aduan kami untuk penyelesaian yang menyenangkan kedua-dua pihak sebelum merujuk kepada Ombudsman Perkhidmatan Kewangan atau BNMLINK / BNMTELELINK, Bank Negara Malaysia. Butir-butir Unit Aduan kami:

Complaint Handling Unit / Unit Aduan

GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD
Level 18, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur
Telephone No. : 03-4259 7828
Fax No. : 03-4813 0055
Email : GICare-MY@GreatEasternGeneral.com

OMBUDSMAN FOR FINANCIAL SERVICES OR BANK NEGARA MALAYSIA

OMBUDSMAN PERKHIDMATAN KEWANGAN ATAU BANK NEGARA MALAYSIA

If you are not satisfied with the respond or the decision of our Complaint Handling Unit, you may submit your complaint either to the Ombudsman for Financial Services (OFS) within 6 months from the date of our Complaint Handling Unit's final decision, or to BNMLINK/BNMTELELINK, Bank Negara Malaysia (BNM). Kindly check with our Complaint Handling Unit on the proper avenue for dealing with your complaint. The following are the contact details of OFS or BNM: -

Jika anda tidak berpuas hati dengan jawapan atau keputusan Unit Aduan kami, anda boleh menyerahkan aduan anda sama ada kepada Ombudsman Perkhidmatan Kewangan (OPK) dalam tempoh 6 bulan daripada tarikh keputusan muktamad Unit Aduan kami atau kepada BNMLINK/BNMTELELINK, Bank Negara Malaysia (BNM). Sila semak dengan Unit Aduan kami untuk mendapatkan pendekatan yang sewajarnya bila berurusan dengan aduan anda. Berikut adalah butir-butir untuk menghubungi OPK atau BNM:-

OFS / OPK : Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

Telephone No. : 03-2272 2811; Fax No.: 03-2272 1577

BNM : Laman Informasi Nasihat dan Khidmat (BNMLINK) (Walk-in Customer Service Centre) Ground Floor, D Block, Jalan Dato' Onn, 50480 Kuala Lumpur. Contact Centre (BNMTELELINK) Corporate Communication Department, Bank Negara Malaysia P.O. Box 10922, 50929 Kuala Lumpur. Telephone No.: 1-300-88-5465; (Overseas: 603-2174-1717); Fax No.: 03-2174-1515 Email: bnmtelelink@bnm.gov.my

BRANCH OFFICES OF GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD (102249-P)
PEJABAT CAWANGAN GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD (102249-P)

Kuala Lumpur	Level 18, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur. General Line: (03) 4259 8888 Customer Service Careline: 13033 1300 88 Fax No: (03) 4813 0055
Penang	Suite 2-3, Level 2, Wisma Great Eastern, No. 25, Lebuh Light, 10200 Pulau Pinang Tel: (04) 2619 361 Fax: (04) 2619 058
Ipoh	2nd Floor, Wisma Great Eastern, No. 16, Persiaran Tugu, Greentown Avenue, 30450 Ipoh, Perak Tel: (05) 2536 649 Fax: (05) 2553 066
Alor Setar	69 & 70, 1st Floor, Jalan Teluk Wanjah, 05200 Alor Setar, Kedah Tel: (04) 7346 515 Fax: (04) 7346 516
Klang	3rd Floor, No. 10, Jalan Tiara 2A, Bandar Baru Klang, 41150 Klang, Selangor Tel: (03) 3345 1027 Fax: (03) 3345 1029
Melaka	2-23, Jalan PM15, Plaza Mahkota, 75000 Melaka Tel: (06) 2843 297 Fax: (06) 2835 478
Kuantan	1st Floor, No. 25, Jalan Dato' Lim Hoe Lek, 25200 Kuantan, Pahang Tel: (09) 5162 849 Fax: (09) 5162 848
Seremban	103-2, Jalan Yam Tuan, 70000 Seremban, Negeri Sembilan Tel: (06) 7649 082 Fax: (06) 7616 178
Johor Bahru	Wisma Great Eastern 03-01, Blok A, Komersil Southkey Mozek, Persiaran Southkey 1, Kota Southkey, 80150 Johor Bahru Tel: (07) 3369 899 Fax: (07) 3369 869
Kota Bharu	No. S25/5252-S, Tingkat 1, Jalan Sultan Yahya Petra, 15200 Kota Bharu, Kelantan Tel: (09) 7482 698 Fax: (09) 7448 533
Kuching	No. 51, Level 3, Wisma Great Eastern, Lot 435, Section 54 KTLD, Travilion Commercial Centre, Jalan Padungan, 93100 Kuching, Sarawak Tel: (082) 420 197 Fax: (082) 248 072
Kota Kinabalu	Suite 6.3, Level 6, Wisma Great Eastern Life, No. 65, Jalan Gaya, 88000 Kota Kinabalu, Sabah Tel: (088) 235 636 Fax: (088) 248 879
Sibu	2nd Floor, No. 10 A-F, Wisma Great Eastern, Persiaran Brooke, 96000 Sibu, Sarawak Tel: (084) 328 392 Fax: (084) 326 392

Servicing Offices / Pejabat Perkhidmatan Great Eastern General Insurance (Malaysia) Berhad (102249-P)

Sandakan	1st Floor, Lot 5 & 6, Block 40, Lorong Indah 15, Bandar Indah, Phase 7, Mile 4, North Road, 90000 Sandakan, Sabah Tel: (089) 228 769 Fax: (089) 228 372
Tawau	3rd Floor, Wisma Great Eastern, Jalan Billian, 91008 Tawau, Sabah Tel: (089) 755 882 Fax: (089) 767 013
Miri	3rd Floor, Lots 1260 & 1261, Block 10 M.C.L.D. Jalan Melayu, 98000 Miri, Sarawak Tel: (085) 421 299 Fax: (085) 433 276
Batu Pahat	1st Floor, 109, Jalan Rahmat, 83000 Batu Pahat, Johor Tel: (07) 4322 357 Fax: (07) 4322 359
Mentakab	No.60, 1 st floor, Jalan Orkid, 28400 Mentakab, Pahang Tel: (09) 2709 358 Fax: (09) 2709 359

DEBIT NOTE / NOTA DEBIT**CLIENT'S COPY / SALINAN PELANGGAN**

SST Registration No. / : W10-1808-31028239
No. Cukai Jualan Dan Perkhidmatan
DN Number / Nombor DN : 20644656
Trans. Date / Tarikh Trans : 30/06/2021
Trans. No. / No. Transaksi : 00012 (RN)

LIGHTCRAFT RETAIL SDN BHD

NO. 145-3, 4, 5 & 6,
 JALAN SUNGAI BESI,
 57100 KUALA LUMPUR

Reason / Tujuan : RENEWAL ISSUANCE
Type Of Policy / Jenis Polisi : FIRE/KEBAKARAN
Policy No. / No. Polisi : FIR-F0189641-KL
Period Of Cover / : From 17/07/2021 To 16/07/2022
Tempoh Perlindungan *Dari Hingga*
Insured's Name / Nama Penuh : LIGHTCRAFT RETAIL SDN BHD

Address / Alamat : NO. 145-3, 4, 5 & 6,
 JALAN SUNGAI BESI,
 57100 KUALA LUMPUR

Account / Akaun : NMKL0028

MALAYSIAN RINGGIT	
Premium/Premium	: 4,860.00
Service Tax(6%)/Cukai Perkhidmatan (6%)	: 291.60
Stamp Duty/Duti Setem	: 10.00
Total Due/Jumlah	: <u>5,161.60</u>

Note : Please attach a copy of this Debit Note together with your payment and all cheques should be made payable to: Great Eastern General Insurance (Malaysia) Berhad.
 Please write your name and policy number at the back of the cheque.
 Please ignore this debit note if payment has been made.

Nota : Sila lampirkan salinan nota debit ini bersama bayaran dan semua cek hendaklah ditulis atas nama : Great Eastern General Insurance (Malaysia) Berhad.
 Pastikan nama dan nombor polisi anda ditulis di belakang cek.
 Sila abaikan nota debit ini jika pembayaran telah dibuat.

Enclosed herewith is / Dilampirkan disini :
 Cheque/Money/Postal Order No : _____ Amount : RM _____
 Cek/Wang/Kiriman Pos No . Jumlah _____

Name of bank/Nama Bank : _____