

Great Eastern General Insurance (Malaysia) Berhad (102249-P)

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur

General Line: (603) 4259 8888 Fax: (603) 4813 0055

Customer Service Careline: 1300 1300 88

Website: www.greasterngeneral.com

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

SST Registration No/.....: W10-1808-31028239

No. Cukai Jualan dan Perkhidmatan

DN Number/Nombor DN : 21071962

Trans. Date/Tarikh Trans : 29/03/2022

Trans. No./No. Transaksi : 00015 (RN)

LIGHTCRAFT RETAIL SDN BHD

NO.145-5 & 6

JALAN SUNGAI BESI

57100 KUALA LUMPUR

Reason : RENEWAL ISSUANCE

Type Of Policy/Jenis Polisi : MONEY

Policy No./No. Polisi : CMY-C0043368-KL

Period Of Cover/ : From 15/04/2022 To 14/04/2023

Tempoh Perlindungan : Dari Hingga

Insured's Name>Nama Penuh : LIGHTCRAFT RETAIL SDN BHD

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

Account/Akaun : NMKL0028

MALAYSIAN RINGGIT

Premium/Premium 240.00

Service Tax (6%) /Cukai Perkhidmatan (6%) ... 14.40

Stamp Duty/Duti Setem 10.00

Total Due/Jumlah 264.40
=====**Note :** Please attach a copy of this Debit Note together with your payment and all cheques should be made payable to**Nota :** Sila lampirkan salinan nota debit ini bersama bayaran

dan semua cek hendaklah ditulis atas nama:

Great Eastern General Insurance (M) Berhad

Please write your name and policy number at the back of the cheque.

Pastikan nama dan nombor polisi anda ditulis di belakang cek.

Enclosed herewith is/Dilampirkan disini:

Cheque/Money/Postal Order No. : _____ Amount : RM _____

Cek/Wang/Kiriman Pos No. _____ Jumlah

Name of bank>Nama Bank:

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Invoice / Invois

SST Registration No./ : W10-1808-31028239
No. Cukai Jualan Dan Perkhidmatan

Invoice No./No. Invois Cukai : SM2200101126
Transaction Date/Tarikh Transaksi : 29/03/2022
Transaction No./No. Transaksi : 00015

Policyholder Name/ : LIGHTCRAFT RETAIL SDN BHD
Nama Pemegang Polisi Insurans
Address/Alamat : NO.145-5 & 6
JALAN SUNGAI BESI
57100 KUALA LUMPUR

Particulars of Supply/Butir-Butir Pembekalan

Type of Policy/Jenis Polisi	: MONEY	
Policy No./No. Polisi	: C0043368	
Period of Insurance/	: From 15/04/2022 To 14/04/2023	
Tempoh Perlindungan	: Dari	Hingga
Premium/Premium	: RM	240.00
Total Amount Payable Excluding Tax	: RM	240.00
Jumlah Perlu Dibayar Sebelum Cukai Stamp Duty/	: RM	10.00
Duti Setem		
Service Tax (6%)/	: RM	14.40
Cukai Perkhidmatan		
Total Payable/Jumlah Perlu Dibayar	: RM	264.40

This Invoice is issued by
Invois ini dikeluarkan oleh

Great Eastern General Insurance (M) Berhad (102249-P)
Level 18 Menara Great Eastern
303 Jalan Ampang
50450 Kuala Lumpur

Tel (03)42598888 Fax (03)48130055
Customer Services Careline 1300130088
E-mail : gicare-my@greateasterngeneral.com
Website : www.greateasterngeneral.com

JOMPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account.

Step 1 : Logon to Internet or Mobile Banking and look for JomPAY

Step 2 : Enter "96024" in the Biller Code field

RENEWAL CERTIFICATE

Account No. : NMKL0028

Policy No. : CMY-C0043368-KL

Insured Name : LIGHTCRAFT RETAIL SDN BHD
 Postal Address ... : NO.145-5 & 6
 JALAN SUNGAI BESI
 57100 KUALA LUMPUR

Period of Insurance: From 15/04/2022 to 14/04/2023 MIDNIGHT EXPIRY
 Any subsequent period for which the insured shall pay and
 the Corporation may agree to accept a renewal premium.

	Annual Premium: RM	240.00
Premium Due	: RM	240.00
Stamp Duty	: RM	10.00
Service Tax	: RM	14.40
Total Amount Due .	: RM	264.40

Risk : 1 **MONEY**

Premises : 28-1-1 JALAN TANJONG TOKONG
 10470 PULAU PINANG
 Business/Occupation ... : LIGHTING SHOWROOM

<u>The Circumstances or Situation</u>	<u>Estimated Annual Limit Any</u> <u>Carryings(RM) One Loss (RM)</u>	
1.0 ON CASH AND/OR NOTES IN DIRECT TRANSIT BETWEEN THE INSURED'S PREMISES AND THE BANK AND ON CASH AND/OR NOTES IN THE PERSONAL CUSTODY OF THE INSURED'S AUTHORISED EMPLOYEES WHILST IN TRANSIT FROM THE TIME OF RECEIPT UNTIL DELIVERED AT THE INSURED'S PREMISES OR THE BANK.	200,000	5,000
2.0 ON MONEY WHILST KEPT IN CASH REGISTER, DRAWER, CABINETS AND/OR PETTY CASH BOXES.		5,000

**Subject to the following Warranties, Endorsements and Clauses applicable stated
 and/or attached hereto :**

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Policy No. : **CMY-C0043368-KL**

CPWE PREMIUM WARRANTY ENDORSEMENT
C001 THEFT BY DECEPTION (CHEATING) CLAUSE
C002 CRIMINAL BREACH OF TRUST CLAUSE
C003 HOLD-UP AND ARMED ROBBERY CLAUSE
C011 KEY CLAUSE

It is hereby declared and agreed that this Policy does not cover any loss of cash and/or valuables abstracted from the safe/strongroom/counters/cash registers/drawers/cabinets/petty cash boxes following the use of key to the safe/strongroom/counters/cash registers/drawers/cabinets/petty cash boxes or any duplicate thereof belonging to the Insured unless such keys shall have been obtained by threats or violence.

It is further declared and agreed that the safe/strongroom/counters/cash registers/drawers/cabinets/petty cash boxes shall be kept locked except when in immediate use.

C014 STRIKE, RIOT AND CIVIL COMMOTION ENDORSEMENT

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this Endorsement shall mean (subject always to the Special Conditions hereinafter contained) loss of or damage to the property insured directly caused by

1. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in condition 2 of the Special Conditions hereof,
2. the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance,
3. the wilful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out,
4. the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

Provided that it is hereby further expressly agreed and declared that

1. all the terms, exclusions, provisions and conditions of the Policy shall apply in all respects to the insurance granted by this

RENEWAL CERTIFICATE

Account No. : **NMKL0028**

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extension save in so far as the same are expressly varied by the following Special Conditions, and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,

2. the following Special Conditions shall apply only to the insurance granted by this extension, and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

Special Conditions

1. This insurance shall not cover
 - a. loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation,
 - b. loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,
 - c. loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building,
 - d. consequential loss or liability of any kind or description.

Provided nevertheless that the Corporation is not relieved under b or c above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession

2. The insurance shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely
 - a. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,
 - b. mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,
 - c. any act of any person acting on behalf of or in connection with any organisation with activities directed toward the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence,

In any action, suit or other proceeding, where the Corporation allege

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that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden or proving that such loss or damage is covered shall be upon the Insured.

3. This insurance may at any time be terminated by the Corporation on notice to that effect being given by registered post at the Insured's last known address, in which case the Corporation shall be liable to repay a rateable proportion of the premium for the unexpired term from the date of termination.

**C018 CASH IN LOCKED SAFE/STRONGROOM/COUNTERS/CASH REGISTERS/
DRAWERS/CABINETS/PETTY CASH BOXES CLAUSE**

It is hereby declared and agreed that a complete record of the amount of cash in locked safe/strongroom/counters/cash registers/drawers/cabinets/petty cash boxes shall be kept secured in some place other than in the said locked safe/strongroom/counters/cash registers/drawers/cabinets/petty cash boxes and that the liability of the Corporation shall be limited to the amount of cash shown by such record to be in the said locked safe/strongroom/counters/cash registers/drawers/cabinets/petty cash boxes at the time of the loss but not exceeding in any amount the limit any one loss as stated in the Schedule hereto.

C093 RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE

This insurance does not cover loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:-

- 1) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- 2) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- 3) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

C096 WAR AND CIVIL WAR EXCLUSION CLAUSE

This insurance does not cover any losses, damages, costs or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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War, invasion, act of foreign enemy, hostilities, or war-like operations (whether war be declared or not), civil war. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military, or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Losses, damages, costs or expenses 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 the above are also excluded.

If the Corporation 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 exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

C100 LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that this insurance shall not be prejudiced by any inadvertent delays, errors or omissions in notifying the Corporation of any circumstances giving rise to or likely to give rise to a claim under this Policy provided always that:

- (a) such delay in notification shall not exceed thirty (30) days from the date of occurrence of the loss;
- (b) the Corporation's right to recover (in the name of the Insured or otherwise) from any responsible party for the loss shall not have been prejudiced;
- (c) the burden of proving that a loss has occurred shall be upon the Insured.

Subject otherwise to the terms and conditions of this Policy.

TECL TERRORISM EXCLUSION CLAUSE

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that this Policy does not cover any loss or damage or liability occasioned by or through or in consequence directly or indirectly of any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of

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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.

PY2E DATE RECOGNITION CLAUSE

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

A. The Corporation will not pay for any loss or damage including loss of use with or without physical damage 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 systems, 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 Corporation 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 Corporation will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the

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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 Corporation 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 lost or damaged property has been replaced or repaired.

Such loss or damage 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.

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

Issued On 29/03/2022

At KL MAIN

By PPOCPAA


Authorised Signatory

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.

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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 PENGECEUALIAN (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.

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**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 / BNMTLELINK, 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/ BNMTLELINK, 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/BNMTLELINK, 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/BNMTLELINK, 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)

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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