

KL19113PW

19LKL0000578-04

**AMBIENCE ARCHITECTURAL LIGHTING DESIGNS SDN BHD**

NO. 145-5 & 6

JALAN SUNGAI BESI

57100 KUALA LUMPUR

WILAYAH PERSEKUTUAN

## **PROFESSIONAL INDEMNITY - MISCELLANEOUS**



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

WISMA ALLIANZ, NO.33, JALAN GEREJA, 50100, KUALA LUMPUR, WILAYAH PERSEKUTUAN

TEL : 60320501188 FAX : 60320789918



Allianz

This Page is Intentionally Left Blank

### 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** : AMBIENCE ARCHITECTURAL LIGHTING DESIGNS SDN BHD  
*Yang Diinsuranskan / Pemegang Polisi*

**Correspondence Address** : NO. 145-5 & 6  
*Alamat Surat Menyurat*  
JALAN SUNGAI BESI  
57100 KUALA LUMPUR  
WILAYAH PERSEKUTUAN

			RM
<b>Policy No.</b> <i>No. Polisi</i>	: 19KL0000578-04	<b>Gross Premium</b> <i>Premium Kasar</i>	: 3,800.00
<b>Account Code</b> <i>Kod Akaun</i>	: KL19113PW/S+A	<b>Service Tax</b> <i>Cukai Perkhidmatan</i>	: 228.00
<b>Period of Insurance</b> <i>Tempoh Insurans</i>	: <b>From</b> 21-10-2023 <b>To</b> 20-10-2024 <i>Dari Hingga</i>	<b>Stamp Duty</b> <i>Duti Setem</i>	: 10.00
<b>Product Code &amp; Name</b> <i>Kod Produk &amp; Nama</i>	: 050302 PROFESSIONAL INDEMNITY - MISCELLANEOUS	<b>Total Premium</b> <i>Jumlah Premium</i>	: 4,038.00
<b>Issue Date</b> <i>Tarikh Dikeluarkan</i>	: 05/10/2023	<b>Total Payable (Rounded)</b> <i>Jumlah Yang Perlu Dibayar (Dibundarkan)</i>	: 4,038.00
<b>Issue Branch</b> <i>Cawangan Dikeluarkan</i>	: KUALA LUMPUR		

**Limit of Liability (RM)** : 500,000.00 (all Claims in the aggregate, including Defence Costs)  
*Had liabiliti*

**Sub Limits, which form part of and are not in addition to the Limit of Liability (RM)**  
*Had Sub, yang merupakan sebahagian daripada dan bukan sebagai tambahan kepada Had Liabiliti (RM)*

50,000.00 Emergency Cost Advancement  
50,000.00 Legal Representation Costs  
50,000.00 Loss Documents

**Retention** : RM30,000.00 EACH AND EVERY LOSS  
*Pengekalan*

**Professional Services** : PROVISION OF LIGHTING SOLUTIONS AND CONSULTANCY SERVICE  
*Perkhidmatan Profesional*

**Retroactive Date** : 21/10/2019  
*Tarikh retroaktif*

**Discovery Period** : 75%  
*Tempoh Penemuan*

**Address for Notification of Claims** : Senior Claims Manager  
*Notis Tuntutan kepada*  
Claims Division  
Allianz General Insurance Company (Malaysia) Berhad  
Level 21 Menara Allianz Sentral,  
203 Jalan Tun Sambanthan,  
Kuala Lumpur Sentral, 50470 Kuala Lumpur  
Tel. 03-2264 1011 / 03-2264 0486  
Fax 03-2264 0401 / 03-2264 0402

**Insurer** : Allianz General Insurance Company (Malaysia) Berhad  
*Penanggung insurans*

**Policy Interpretation** : Malaysia  
*Tafsiran Polisi*

Attaching and forming part of Policy No. : 19LKL0000578-04

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>
PI-49	ENDORSEMENT - MALAYSIA
PI-53	MALAYSIA TERRITORIAL LIMIT & JURISDICTION ENDORSEMENT
PI-76	CYBER EVENT AFFIRMATIVE COVER ENDORSEMENT (SUB-LIMIT)
MISC-02	CLAIMS WARRANTY
MS-W01	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. : 19LKL0000578-03

No. Polisi Terdahulu

Proposal Received Date : 03/10/2023

Tarikh Cadangan Diterima

Issued By : LETCHIMI SHANMUGAM

Dikeluarkan Oleh

  
Authorised Signature  
Tandatangan Yang Diberi Kuasa

Attaching and forming part of Policy No. : 19LKL0000578-04

**CLAUSES / PERILS / WARRANTIES / MEMORANDUM**

*Peril / Klausu / Waranti / Memorandum*

**PI-49 ENDORSEMENT - MALAYSIA**

It is hereby noted and agreed that the following are added to item 6. General Provisions of this policy:

**Arbitration Clause**

Any differences or disputes arising out of this policy shall be referred to arbitration by a person to be appointed by both parties or if parties do not agree upon a single arbitrator to the decision of two arbitrators, one to be appointed in writing by each party and in case of disagreement between the arbitrators to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference. The place of the arbitration shall be Malaysia and in the English Language and in accordance with the laws of Malaysia.

**Sanction & Embargo Clause**

The Insurer shall not be deemed to provide cover and shall not be liable to pay any Loss or Claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such Loss or Claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and/or any other applicable national economic or trade sanction law or regulations.

**Applicable Tax**

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy. We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

**PI-53 MALAYSIA TERRITORIAL LIMIT & JURISDICTION ENDORSEMENT**

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that this Policy shall not apply to :-

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

All other terms and conditions remain unaltered.

**PI-76 CYBER EVENT AFFIRMATIVE COVER ENDORSEMENT (SUB-LIMIT)**

It is hereby noted and agreed that the definition of Wrongful Act is extended to include Cyber Wrongful Act.

Cyber Wrongful Act means any actual or alleged act, error or omission committed solely in the performance of or failure to perform Professional Services as a result of a Cyber Event.

For the purpose of this endorsement, Cyber Event means an intrusion into the Company's computer system which results in unauthorized access or use of the Company's computer system or unauthorized modification, destruction, deletion, transmission or copying of electronic data or software or consumption of computer resources, including denial of service attacks.

The sublimit for this extension is 25% of Limit of Liability or RM1,000,000 (whichever is lower) in the aggregate per Period of Insurance for all Insureds and forms part of and is not in addition to the Limit of Liability.

All other terms and conditions remain unaltered.

**MISC-02 CLAIMS WARRANTY**

It is warranted that there is no known claims and/or circumstances, allegation or incidents that are likely to give rise to a claim prior to the inception of the policy.

**MS-W01 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 Insurer 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 Insurer 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 authorized agent of the Insurer, the payment shall be deemed to be received by the Insurer 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 authorized to receive such premium shall lie on the Insurer.

Subject otherwise to the terms and conditions of this policy.

Attaching and forming part of Policy No. : 19LKL0000578-04

MEMO MEMORANDUM

Construction Works Exclusion:

It is understood and agreed that this policy does not cover any liability arising out of any incident arising out of any projects with respect to fabrication, construction, erection, installation, commissioning, assembly, manufacture, or supplying of equipment or materials which are incorporated therein, is performed in whole or part by any Insured, by any subsidiary of any Insured, by any legal entity under common management, ownership or control with any Insured, or by any individual or firm acting in the capacity of a subcontractor of any Insured, or by an individual or firm that owns any Insured.



Allianz



PREMIUM DEBIT NOTE  
NOTA DEBIT PREMIUM

Insured / Policyholder : AMBIENCE ARCHITECTURAL LIGHTING DESIGNS SDN BHD  
Yang Diinsuranskan / Pemegang Polisi

Correspondence Address : NO. 145-5 & 6  
Alamat Surat-Menyurat  
JALAN SUNGAI BESI  
57100 KUALA LUMPUR  
WILAYAH PERSEKUTUAN

Policy No. No. Polisi	: 19LKL0000578-04	Product Code & Name Kod Produk & Nama	: 050302 - PROFESSIONAL INDEMNITY
Account Code Kod Akaun	: KL19113 /S+A	Debit Note No. No. Nota Debit	: D19LKL0000578-04
Period of Insurance Tempoh Insurans	: From 21/10/2023 To 20/10/2024 Dari Hingga	Issue Date Tarikh Dikeluarkan	: 05/10/2023

Particulars Butiran	Amount (RM) Amaun (RM)
Premium Due Premium Perlu Dibayar	3,800.00
	<hr/> 3,800.00
Add Tambah	
: Service Tax	228.00
: Stamp Duty	10.00
Total Premium Jumlah Premium	<hr/> 4,038.00
Total Payable (Rounded) Jumlah Yang Perlu Dibayar (Dibundarkan)	<hr/> <hr/> 4,038.00

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

  
Authorised Signature  
Tandatangan Yang Diberi Kuasa



Allianz

This Page Is Intentionally Left Blank

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

WISMA ALLIANZ  
NO.33, JALAN GEREJA  
50100 KUALA LUMPUR  
WILAYAH PERSEKUTUAN

Tel. No. : 60320501188

Fax No. : 60320789918

Service Tax Reg No. : W10-1808-31006172

INVOICE  
INVOIS

Policy No. : 19LKL0000578-04

No. Polisi

Account Code : KL19113

Kod Akaun

Insured / Policyholder : AMBIENCE ARCHITECTURAL LIGHTING DESIGNS SDN BHD

Yang Diinsuranskan / Pemegang Polisi

Correspondence Address : NO. 145-5 & 6  
JALAN SUNGAI BESI  
57100 KUALA LUMPUR  
WILAYAH PERSEKUTUAN

Alamat Surat-Menyurat

Invoice No. : STAX23106000008454

No. Invois

Invoice Date : 05/10/2023

Tarikh Invois

Product Code & : 050302 PROFESSIONAL INDEMNITY

Name

Kod Produk & Nama

Period of Insurance : From 21/10/2023 To 20/10/2024

Tempoh Insurans

	Description Keterangan	Total Amount (RM) Jumlah (RM)
	Gross Premium	3,800.00
		3,800.00
	Stamp Duty	10.00
	Premium Payable excluding Service Tax	3,810.00
	Premium Subject to Service Tax at 6% ( Period of Insurance : 21/10/2023 - 20/10/2024 )	3,800.00
	Service Tax Payable	228.00
	Total Premium Payable (including Service Tax and Stamp Duty)	4,038.00
	Total Amount Payable (including Service Tax and Stamp Duty) (Rounded)	4,038.00

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

THIS IS A COMPUTER GENERATED DOCUMENT, THUS NO SIGNATURE IS REQUIRED.

This Page Is Intentionally Left Blank

