

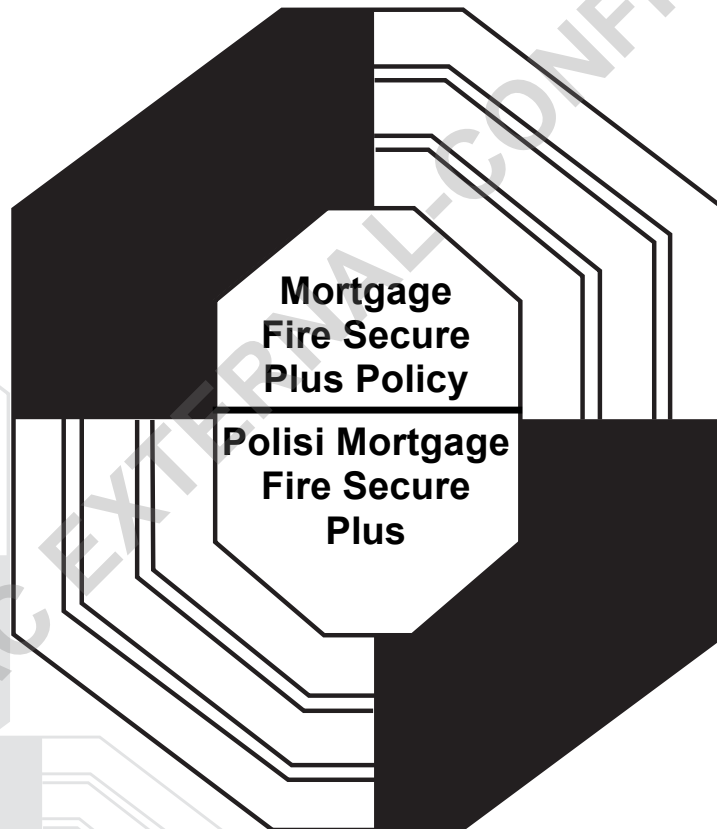


LONPAC INSURANCE BHD 199401021735 (307414-T)

CONFIDENTIAL

LIGHTCRAFT RETAIL SDN BHD

145-5 & 6 JALAN SG BESI,  
57100 KUALA LUMPUR



**Policy No. : W/24/FF12/608514/KUL-14**

**Account No. : W26150/KUL-8**

**PRIVACY POLICY**

For information on our privacy policy, please visit our website <https://www.lonpac.com/home/privacy-policy>  
Bagi maklumat mengenai polisi privasi kami, sila lawat laman web kami <https://www.lonpac.com/home/privacy-policy>

W/26150/KUL-LCK

23/FF12/Sep v-1.14.0



# LONPAC INSURANCE BHD 199401021735 (307414-T)

CONFIDENTIAL

Head Office: 6<sup>th</sup> 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

### JADUAL

<b>Class of Policy</b> <i>Jenis Insurans</i>	: MORTGAGE FIRE SECURE PLUS	<b>Policy No.</b> <i>No. Polisi</i>	: W/24/FF12/608514/KUL-14
<b>PIAM Sub-Product Type</b> <i>Jenis Sub-Produk PIAM</i>	: ENHANCED FIRE	<b>Replacing C/Note No.</b> <i>Menggantikan No. Nota Perlindungan</i>	: N/A
<b>Insured</b> <i>Pihak Diinsuranskan</i>	: Refer Below	<b>Replacing Policy No.</b> <i>Menggantikan No. Polisi</i>	: W/23/FF12/493523/KUL
<b>Address</b> <i>Alamat</i>	: 145-5 & 6 JALAN SG BESI, 57100 KUALA LUMPUR	<b>Account No.</b> <i>No. Akaun</i>	: W26150/KUL-8 L /
		<b>Date of Signature of Proposal &amp; Declaration</b> <i>Tarikh Tandatangan Cadangan &amp; Akaun</i>	: N/A
<b>Chargee</b> <i>Pemegang Gadaian</i>	: PUBLIC BANK BERHAD		
<b>Insured (in full)</b> <i>Pihak Diinsuranskan (Penuh)</i>	: LIGHTCRAFT RETAIL SDN BHD as Owner and Public Bank Bhd as chargee f.t.r.r & i		

<b>Period Of Insurance</b> <i>Tempoh Insurans</i>	: <b>From</b> 04-03-2024 <b>To</b> 03-03-2025	<b>( both dates inclusive )</b> <i>( termasuk kedua-dua tarikh )</i>
	<i>Dari</i>	<i>Hingga</i>

<b>Annual Premium : RM 3,200.00</b> <i>Premium Tahunan</i>	<b>Policy Premium : RM 3,200.00</b> <i>Premium Polisi</i>
<b>Gross Premium : RM 3,200.00</b> <i>Premium Kasar</i>	<b>Service Tax : RM 192.00</b> <i>Cukai Perkhidmatan</i>
	<b>Stamp Duty : RM 10.00</b> <i>Duti Setem</i>
<b>Policy Premium : RM 3,200.00</b> <i>Premium Polisi</i>	<b>Total Due : RM 3,402.00</b> <i>Jumlah Perlu</i>

<b>Bank Reference No. : 2-0733625-29-00011</b> <i>Bank Reference No.</i>	
<b>Lonpac Internal Remarks : SWIFT PLAN</b> <i>Nota Dalamam Lonpac</i>	
<b>Location No. : 00001</b> <i>No. Lokasi</i>	
<b>Situation : 145-3 JLN SG BESI, 57100 KUALA LUMPUR WILAYAH PERSEKUTUAN</b> <i>Situasi</i>	
<b>Construction : WALL OF FULLY BRICK, CONCRETE, SOLID BLOCKS AND ROOF OF ENTIRELY OF NON-COMBUSTIBLE MATERIALS</b> <i>Binaan</i>	
<b>Occupation : OFFICE BUILDINGS AND CONTENTS - NOT MORE THAN 50% OF THE TOTAL FLOOR AREA OCCUPIED FOR RETAIL TRADING PURPOSES</b> <i>Kegunaan</i>	
<b>PIAM Code : C1A/1204</b> <i>Kod PIAM</i>	
<b>Item No. : 0001</b> <i>No. Item</i>	<b>Subject matter Insured : BUILDING (EXCL. FOUNDATION) INCLUDING LANDLORD'S FIXTURES &amp; FITTINGS</b> <i>Perkara diinsuranskan</i>



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*Jenis Insurans*

**Policy No.**  
*No. Polisi*

: W/24/FF12/608514/KUL-14

**Sum Insured :** RM2,000,000.00

**Location Sum Insured :**

RM2,000,000.00

**Total Sum Insured :**

RM2,000,000.00

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

FLOOD

EXPLOSION

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

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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



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or containing the property insured, but excluding loss or damage caused by subsidence or landslip.

Provided always that all the Conditions of this Policy shall apply (except insofar as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.

#### Excess Clause

It is understood and agreed that as regards loss or damage to any property hereby insured directly caused by the peril to which this Clause is hereinbefore stated to apply, the Company's liability shall be limited to its rateable proportion of the amount by which such loss or damage exceeds either :-

- (a) 1% of the total sums insured against such peril on said property by Policies in the name of the Insured, or
- (b) the first RM2,500.00 of each and every loss.

whichever shall be the less, as ascertained after that application of any condition of average.

It is further agreed that this Clause shall apply separately to :-

- (i) each property for which purpose all insured properties at the same address will be regarded as one property.
- (ii) each incident giving rise to such loss or damage and that for the purposes hereof an incident shall not be considered to have terminated until there have been seven (7) consecutive days freedom from the peril concerned and that only thereafter shall the Clause apply afresh.

#### SPECIAL CONDITIONS

1. This endorsement does not extend the insurance under this Policy to cover :-
  - a) Consequential Loss of any kind
  - b) Loss or damage caused by hail whether driven by wind or not.
  - c) Loss or damage caused by subsidence or landslip except when this is occasioned by earthquake or volcanic eruption, provided that these perils are insured against by the Policy.
  - d) Loss or damage caused by explosion except as provided in Condition 8(h) of the Policy.
  - e) Loss by reason of any ordinance or law regulating the construction or repair of buildings.
2. The Company shall not be liable under this extension for loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this extension, be insured by any other existing Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies had this Insurance not been effected.



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3. Unless specifically and separately insured this endorsement does not cover Metal smoke stacks, awnings, blinds, signs or other outdoor fixtures or fittings of any description.

Subject otherwise to the terms and conditions of the Policy.

#### LONPAC INSURANCE BHD

**CHUANG CHEE HING**  
**DEPUTY CHIEF EXECUTIVE OFFICER**

THE INSURANCE PREMIUM AND STAMP DUTY OF RM3,402.00 WILL BE DEBITED FROM YOUR PUBLIC BANK BERHAD LOAN/OVERDRAFT ACCOUNT ON THE SECOND SATURDAY OF THE NEXT FOLLOWING MONTH. FOR LOAN ACCOUNT, PLEASE ISSUE A CHEQUE IN FAVOUR OF PUBLIC BANK BERHAD FOR CREDIT, OF THE SAID LOAN ACCOUNT. FOR OVERDRAFT ACCOUNT, PLEASE ENSURE SUFFICIENT FUND IS AVAILABLE IN THE ACCOUNT.

PREMIUM INSURANS DAN DUTI SETEM SEBANYAK RM3,402.00 AKAN DIDEBITKAN DARIPADA AKAUN PINJAMAN/OVERDRAFT PUBLIC BANK BERHAD ANDA PADA HARI SABTU KEDUA BULAN BERIKUTNYA. BAGI AKAUN PINJAMAN, SILA KELUARKAN CEK ATAS NAMA PUBLIC BANK BERHAD UNTUK DIKREDITKAN DARI AKAUN PINJAMAN TERSEBUT. BAGI AKAUN OVERDRAFT, SILA PASTIKAN DANA SECUKUPNYA DI DALAM AKAUN BERKENAAN.



#### ELECTRONIC CREDIT PAYMENT

We encourage you to opt for the Electronic Credit Payment (ECP) facility to allow any **Premium Refund** and/or **Claims Payment** to be conveniently credited into your bank account.

<https://www.lonpac.com/home/faq#e-payment-facility>

If you would like to lodge a complaint, kindly refer to our Complaints Unit:

Correspondence Address : Complaints Unit,  
Lonpac Insurance Bhd,  
9th Floor, Bangunan Public Bank,  
No. 6, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur

Telephone : 03-2262 8666, 03-2723 7888  
Facsimile : 03-2715 1332  
E-mail Address : complaint@lonpac.com

If you are not satisfied with the response or final decision from us, kindly check with our Complaints Unit on the organisation you should refer to : Either the Ombudsman for Financial Services (Tel: 03-2272 2811) or Bank Negara Malaysia (Tel: 1-300-88-5465)



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#### NOTICE / PEMBERITAHUAN

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.

*Bagi tujuan dan maksud sekiranya terdapat konflik atau kekaburan berkenaan makna di dalam peruntukan Bahasa Malaysia tentang mana-mana bahagian Kontrak, adalah dipersetujui bahawa Kontrak versi Bahasa Inggeris akan digunakan.*

It is particularly requested that this Policy be carefully read and at once returned to the Company should any correction be necessary.

*Adalah disarankan Polisi ini di baca dengan teliti dan hendaklah dikembalikan kepada Syarikat dengan segera sekiranya terdapat apa-apa pembedaan yang perlu dibuat.*

LONPAC EXTERNAL-CONFIDENTIAL

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List attaching to and forming part of policy no: W/24/FF12/608514/KUL-14.

Please scan the QR codes or click on the URL link below for more information.

Documents contained in the respective QR code can be viewed and/or downloaded.

Document Title	QR Code and URL Link
Lonpac Network - Address and Contact details	 <a href="https://www.lonpac.com/contact/our-network">https://www.lonpac.com/contact/our-network</a>
Online Payment Details	 <a href="https://www.elonpac.com/eInsuranceMY/general/application/qrmake_payment.jsp">https://www.elonpac.com/eInsuranceMY/general/application/qrmake_payment.jsp</a>
Policy Terms and Conditions (T&C)	 (Please scan the QR code for the URL)
Privacy Policy - (PDPA) <i>*Apply for new case only</i>	 (Please scan the QR code for the URL)

Please contact our Customer Service if you require a hard copy of the policy or have any enquiry or require assistance.