

## MACHINERY BREAKDOWN INSURANCE PROPOSAL FORM

**IMPORTANT**

Allianz General Insurance Company (Malaysia) Berhad is licensed under the Financial Services Act 2013 (FSA) and regulated by Bank Negara Malaysia (BNM).

**NON-CONSUMER INSURANCE CONTRACT**

Pursuant to Paragraph 4 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance **for purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

**This duty of disclosure shall continue until the time the contract is entered into, varied or renewed.**

**IMPORTANT NOTICE TO PROSPECTIVE POLICY OWNERS**

Policy owners are advised to read the policy carefully and understand the contents therein. You are encouraged to seek clarification from the insurer if necessary.

The liability of the Company does not commence until acceptance of the proposal has been intimated by the Company or official cover note issued.

Account No:

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Policy No:

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Cover Note No:

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**ALL QUESTIONS MUST BE ANSWERED BY THE PROPOSER AND APPROPRIATELY MARKED '✓' WHERE APPLICABLE.**

### COMPANY DATA

Name of Proposer (in block letters)															
Company No:															
<b>Goods and Services Tax (GST) Related Questions</b>															
Are you registered for GST?	<input type="checkbox"/> Yes		<input type="checkbox"/> No												
If Yes, please provide:	i) GST Registration Date:		<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		ii) GST Registration No:		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>								
If you are a Business Entity, are you a Sole Proprietor?	<input type="checkbox"/> Yes		<input type="checkbox"/> No												
If Yes, is the subject matter insured for	<input type="checkbox"/> Business		<input type="checkbox"/> Non Business					<input type="checkbox"/> Both							
Postal Address															
Post Code			State												
Tel. No. (Office):					Mobile No.										
Fax No.					E-mail										
Business, Trade or Occupation of Proposer															
Mortgagee / Chargee (if any)															
Period of Insurance	From		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		To		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>								
			Day Month Year				Day Month Year								

### DETAILS OF PLANT / MACHINERY TO BE INSURED

Item No			
1.	Address of plant		
	Nature of business		
2.	Has any of the machinery to be insured previously been covered by other companies?	<input type="checkbox"/> yes <input type="checkbox"/> no	
	State the period of insurance	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		Day Month Year Day Month Year	
		If so, which items of the specification <sup>1</sup> and by what companies?	

3.	Do you wish to insure the foundations of the machinery?	<input type="checkbox"/> yes <input type="checkbox"/> no	
		If so, please state the relevant items of the specification.	
4.	Does the specification include all the machinery coverable under a Machinery policy?	<input type="checkbox"/> yes <input type="checkbox"/> no	
		If not, does the machinery to be insured represent all the machinery coverable in one plant section?	<input type="checkbox"/> yes <input type="checkbox"/> no
5.	Do you wish the cover to include extra charges (in case of loss) for:	express freight, overtime, night work, work on public holidays?	<input type="checkbox"/> yes <input type="checkbox"/> no
		air freight?	<input type="checkbox"/> yes <input type="checkbox"/> no
		Limit of indemnity for air freight:	
6.	Give details of any special extension of cover required.		

**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 authorised 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 authorised to receive such premium shall lie on the Insurer.

Subject otherwise to the terms and conditions of this policy.

**GOODS AND SERVICES TAX (GST)**

**GOODS AND SERVICES TAX NOTICE**

You are advised to review the adequacy of your Sum Insured as Goods and Services Tax ("GST") may have an impact on your claims settlement as stated below.

**GOODS AND SERVICES TAX IMPACT ON CLAIMS SETTLEMENT**

Claims settlement

We will pay your claim inclusive of the GST on items which are taxable supplies, up to the limit of the Sum Insured.

In the event that you are entitled to claim for the Input Tax Credit and if we make a payment under this policy as compensation to you, we will reduce the amount of the payment by deducting your Input Tax Credit entitlement irrespective of whether you have or have not claimed the Input Tax Credit, up to the limit of the Sum Insured.

Determining the adequacy of the Sum Insured

If the subject matter hereby insured (inclusive of the GST) shall, on the happening of an insured peril, be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss accordingly. Every insured item, if more than one, of the policy shall be separately subject to this condition.

In the event that you are entitled for the Input Tax Credit on each of the insured item(s), the value as stated above will be reduced by deducting your Input Tax Credit entitlement in determining the adequacy of the Sum Insured.

**DECLARATION**

We hereby declare that the statements made by us in this Questionnaire and Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this Questionnaire and Proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the Insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insured undertakes to inform the Insurers of any material alteration whereby the risk is increased, and the Insurers reserve the right to modify and quotation made in the light of such alteration. The Insurers undertake to deal with this information in strict confidence.

Date 

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Day Month Year

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Signature of Proposer/Company's chop





3.	Adakah anda ingin menginsuranskan asas jentera ini ?	<input type="checkbox"/> ya <input type="checkbox"/> tidak
		Jika ya, sila sebutkan butiran-butiran yang relevan dengan spesifikasi ini.
4.	Adakah spesifikasi ini termasuk semua jentera yang boleh dilindungi di bawah suatu polisi Jentera ?	<input type="checkbox"/> ya <input type="checkbox"/> tidak
		Jika tidak, adakah jentera untuk diinsuranskan ini mewakili semua jentera yang boleh dilindungi di bawah satu bahagian. <input type="checkbox"/> ya <input type="checkbox"/> tidak
5.	Adakah anda ingin perlindungan ini termasuk caj-caj tambahan (dalam hal kerugian) untuk :	Pengangkutan ekspres, kerja lebih masa, kerja malam, kerja pada hari-hari cuti umum ? <input type="checkbox"/> ya <input type="checkbox"/> tidak
		pengangkutan udara ? <input type="checkbox"/> ya <input type="checkbox"/> tidak
		Had tanggung rugi untuk pengangkutan udara :
6.	Berikan butir-butir tentang sebarang perluasan perlindungan yang diperlukan.	

### WARANTI PREMIUM

Telah menjadi syarat khas yang utama dan mutlak bagi kontrak insurans ini bahawa premium yang mesti dibayar hendaklah dibayar dan diterima oleh Penanggung Insurans dalam masa enam puluh (60) hari dari tarikh Polisi/Pengendorsan/Sijil Pembaharuan ini mula berkuat kuasa.

Jika syarat tadi tidak dipatuhi, kontrak insurans ini akan terbatal secara automatik dan Penanggung Insurans akan diberi hak ke atas premium tadi secara prorata bagi tempoh yang melindungi risiko.

Jikalau premium yang boleh dibayar menurut waranti ini diterima oleh seorang ejen yang dibenarkan bagi Penanggung Insurans, bayaran tersebut hendaklah disifatkan telah diterima oleh Penanggung Insurans bagi tujuan-tujuan waranti ini manakala kewajipan (onus) untuk membuktikan bahawa premium yang boleh dibayar itu telah diterima oleh seseorang - termasuk seorang ejen insurans yang tidak dibenarkan untuk menerima premium berkenaan - hendaklah terletak pada Penanggung Insurans.

Tertakluk kepada Terma-Terma dan Syarat-Syarat polisi ini ataupun sebaliknya.

## CUKAI BARANGAN DAN PERKHIDMATAN (GST)

### NOTIS CUKAI BARANGAN DAN PERKHIDMATAN

Anda dinasihati untuk mengkaji kecukupan Jumlah Diinsuranskan anda kerana Cukai Barangan dan Perkhidmatan boleh memberi kesan kepada penyelesaian tuntutan anda seperti dibawah.

### KESAN CUKAI BARANGAN DAN PERKHIDMATAN TERHADAP PENYELESAIAN TUNTUTAN

#### Penyelesaian Tuntutan

Kami akan membayar tuntutan anda termasuk Cukai Barangan dan Perkhidmatan pada item bekalan yang dikenakan cukai, sehingga had limit Jumlah Diinsuranskan.

Sekiranya anda layak untuk membuat tuntutan bagi Kredit Cukai Input dan sekiranya kami membuat bayaran di bawah polisi ini sebagai pampasan kepada anda, kami akan mengurangkan jumlah bayaran dengan menolak Input Kelayakan Kredit Cukai, anda tidak kira samada anda telah menuntut Kredit Cukai Input, tertakluk kepada had limit Jumlah Diinsuranskan.

#### Menentukan Kecukupan Jumlah Diinsuranskan

Jika perkara yang diinsuranskan (termasuk Cukai Barangan dan Perkhidmatan) boleh, apabila berlakunya peril yang diinsuranskan, secara kolektif mempunyai nilai yang lebih besar, daripada Jumlah Diinsuranskan keatasnya, maka Pihak Diinsuranskan akan dianggap sebagai penanggung insurans sendiri bagi perbezaan tersebut dan hendaklah menanggung perkadaran setimpal bagi kerugian itu. Setiap barang yang diinsuranskan, jika lebih daripada satu polisi hendaklah ditakluk secara berasingan kepada syarat ini.

Sekiranya anda layak untuk Kredit Cukai Input pada setiap barang yang diinsuranskan, nilai yang dinyatakan diatas akan dikurangkan dengan menolak Input Kelayakan Kredit Cukai anda dalam menentukan kecukupan Jumlah Diinsuranskan.

## AKUAN

Kami dengan ini mengisytiharkan bahawa pernyataan-pernyataan yang kami berikan dalam Soal Selidik dan Cadangan ini menurut pengetahuan dan kepercayaan kami adalah lengkap dan benar, dan kami dengan ini bersetuju bahawa Soal Selidik dan Cadangan ini dijadikan asas dan ia merupakan sebahagian daripada apa-apa polisi yang dikeluarkan berhubung dengan risiko-risiko di atas. Disetujui bahawa Penanggung Insurans boleh dipertanggungjawabkan hanya bagi terma-terma polisi ini manakala Pihak Diinsuranskan tidak boleh membuat sebarang tuntutan lain berbentuk apa pun. Pihak Penanggung Insurans membuat akujanji untuk menguruskan maklumat ini secara sulit.

Tarikh

Hari

Bulan

Tahun

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Tandatangan Pencadang / Cap Syarikat

