

# DETERIORATION OF STOCK IN COLD STORAGE 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:		Day	-	Month	-	Year	ii) GST Registration No:								
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		Day	-	Month	-	Year	To		Day	-	Month	-	Year		

Item No.	DETAILS OF RISK TO BE INSURED						
1.	Proposer is	<input type="checkbox"/> owner			<input type="checkbox"/> lessor	<input type="checkbox"/> lessee	<input type="checkbox"/> tenant of the cold-storage house
	Name and address of tenant (if not yet stated)						
	Name and address of cold-storage house						
	Nearest railway station / airport						

2.	Cold-storage house	in operation	<input type="checkbox"/> all the year round	<input type="checkbox"/> months in the year														
	Room No.																	
	Area (m <sup>2</sup> )																	
	Height (m)																	
	Temperature (°C)																	
	Rel. air humidity (%)																	
	CO <sub>2</sub> (%) <sup>2</sup>																	
	O <sub>2</sub> (%) <sup>2</sup>																	
Air pressure (bar) <sup>2</sup>																		
Insulation	<input type="checkbox"/> cork	<input type="checkbox"/> mineral wool	<input type="checkbox"/> foam plastics															
	date of last check																	
	date of last replacement																	
	<input type="checkbox"/> yes	<input type="checkbox"/> no	If so, give name(s) and address(es) of alternative cold-storage house(s) <sup>1</sup> .															
	distance km, percentage of goods which can be stored																	
	period months																	
Have these facilities been used in earlier instances?			<input type="checkbox"/> yes	<input type="checkbox"/> no														
3.	Refrigerating plant	Does a Machinery Breakdown policy exist?	<input type="checkbox"/> yes	<input type="checkbox"/> no														
	If so, since when?	with which company?																
	When was the refrigerating plant first put into operation?																	
	Please complete specification of refrigerating plant (page 4).																	
	Is switchover from one unit to the other possible?			<input type="checkbox"/> yes	<input type="checkbox"/> no													
	If so, attach basic circuit diagram (sketch).																	
	What refrigerating capacity remains when cold-storage rooms are fully stored?			%														
	Refrigerant	<input type="checkbox"/> NH <sub>3</sub>	<input type="checkbox"/> Freon 22	<input type="checkbox"/> Freon 12	<input type="checkbox"/> other													
		Pipes carrying refrigerant are <input type="checkbox"/> on the ceiling <input type="checkbox"/> on the walls <input type="checkbox"/> on the floor																
	Supervision	<input type="checkbox"/> by own staff	<input type="checkbox"/> by government	<input type="checkbox"/> by														
Maintenance	<input type="checkbox"/> irregular	<input type="checkbox"/> regular at intervals of	<input type="checkbox"/> 3 months	<input type="checkbox"/> 6 months														
	<input type="checkbox"/> other																	
	Maintenance is carried out by		<input type="checkbox"/> manufacturer	<input type="checkbox"/> lessor														
			<input type="checkbox"/> own staff	<input type="checkbox"/> maintenance firm														

4.	Control and alarm system	Please state total number of measuring devices for		
		<input type="checkbox"/> temperature	<input type="checkbox"/> rel. air humidity <sup>2</sup>	<input type="checkbox"/> CO <sub>2</sub> concentration <sup>2</sup>
		<input type="checkbox"/> CO concentration <sup>2</sup>	<input type="checkbox"/> air pressure inside the rooms <sup>2</sup>	
		Is there also an independent calibrated reference thermometer in each cold-storage room?	<input type="checkbox"/> yes	<input type="checkbox"/> no
	Check intervals (hours)	<input type="checkbox"/> temperature	<input type="checkbox"/> rel. air humidity <sup>2</sup>	
		<input type="checkbox"/> CO <sub>2</sub> and CO concentration <sup>2</sup>	<input type="checkbox"/> air pressure <sup>2</sup>	
		Are there different arrangements for Sundays and Public Holidays?	<input type="checkbox"/> yes	<input type="checkbox"/> no
	Signalling devices	installed to show disturbance or failure of the plant?	<input type="checkbox"/> yes	<input type="checkbox"/> no
		If so, alarm is given	<input type="checkbox"/> audibly	<input type="checkbox"/> visibly
If not, what is done to prevent losses?				

<sup>1</sup> If necessary on a separate sheet.

<sup>2</sup> To be answered only in the case of CA storage.

		Maintenance is carried out	<input type="checkbox"/> irregularly <input type="checkbox"/> regularly at intervals of      months by
5.	CA storage	Can the cold-storage rooms be entered and inspected while in use?	<input type="checkbox"/> yes <input type="checkbox"/> no
		Is the condition of the goods checked during storage?	<input type="checkbox"/> yes <input type="checkbox"/> no
6.	Power supply	Is failure of power supply to be insured?	<input type="checkbox"/> yes <input type="checkbox"/> no
	Public power supply	<input type="checkbox"/> by ring main <input type="checkbox"/> by single dead-end feeder <input type="checkbox"/> by double dead-end feeder	
		<input type="checkbox"/> laid <input type="checkbox"/> underground <input type="checkbox"/> overhead	
	Own power supply (Please give details)		
	Interruptions	of more than 2 hours in the last 2 year?	<input type="checkbox"/> yes <input type="checkbox"/> no
		If so, number of interruptions	max. duration
	Standby	Is operational standby generating equipment available at any time, which can produce the electrical capacity required when the cold-storage house is fully stocked?	<input type="checkbox"/> yes <input type="checkbox"/> no
If so, total capacity		kw, number of units	

7.	Goods to be insured	Type and grade of goods stored	Maximum quantity	Number of chambers	No-claims period (hours) <sup>3,4</sup>	Sum to be insured <sup>5</sup>
	The goods are <input type="checkbox"/> sorted <input type="checkbox"/> packed					
					Total	
<p><sup>3</sup> The "no-claims period" is the period (e.g. 12, 24, 48 hours or more) during which the goods stored cannot under any circumstances deteriorate due to a rise in temperature as a consequence of Machinery Breakdown damage indemnifiable according to the policy conditions and/or failure of power supply. The no-claims period depends fundamentally on the type and quantity of goods stored and on the specific features of the cold-storage insulation used.</p> <p><sup>4</sup> In the case of CA storage, indicate envisaged storage duration in months.</p> <p><sup>5</sup> Maximum indemnification per cold-storage room.</p>						

**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





2.	Rumah simpanan sejuk	beroperasi <input type="checkbox"/> sepanjang tahun <input type="checkbox"/> bulan dalam setahun											
	No. Bilik												
	Luas (m <sup>2</sup> )												
	Tinggi (m)												
	Suhu (°C)												
	Kelembapan relatif udara (%)												
	CO <sub>2</sub> (%) <sup>2</sup>												
	O <sub>2</sub> (%) <sup>2</sup>												
	Tekanan udara (bar) <sup>2</sup>												
Penebatan	<input type="checkbox"/> gabus <input type="checkbox"/> kapas mineral <input type="checkbox"/> plastik busa												
	tarikh pemeriksaan terakhir												
	tarikh penggantian terakhir												
	Kemudahan-kemudahan simpanan alternatif	<input type="checkbox"/> ya <input type="checkbox"/> tidak Jika ya, berikan nama dan alamat rumah-rumah simpanan sejuk alternatif											
		jarak km, peratusan barangan yang boleh disimpan											
		tempoh bulan											
Pernakah kemudahan tersebut digunakan sebelum ini? ya <input type="checkbox"/> tidak <input type="checkbox"/>													
3.	Loji Penyejukan	Adakah polisi Kerosakan Jentera wujud? ya <input type="checkbox"/> tidak <input type="checkbox"/>											
		Jika ya, sejak bila? dengan syarikat mana?											
		Bilakah loji penyejukan ini pertama kali beroperasi?											
		Sila berikan spesifikasi tentang loji penyejukan (muka surat 4)											
		Adakah tukar-pindah dari satu unit ke satu unit yang lain boleh dilakukan? ya <input type="checkbox"/> tidak <input type="checkbox"/>											
		Jika ya, kepilkan gambarajah litar asas (lakaran).											
	Apabila bilik-bilik simpanan sejuknya penuh diisi, berapa pula baki muatan penyejukan yang boleh diisi? %												
	Bahan pendingin	<input type="checkbox"/> NH3 <input type="checkbox"/> Freon 22 <input type="checkbox"/> Freon 12 <input type="checkbox"/> lain-lain											
		Paip menyalurkan bahan pendinginnya berada <input type="checkbox"/> di siling <input type="checkbox"/> di dinding <input type="checkbox"/> di lantai											
	Penyeliaan	<input type="checkbox"/> oleh kakitangan sendiri <input type="checkbox"/> oleh kerajaan <input type="checkbox"/> oleh											
Penyelenggaraan	<input type="checkbox"/> tidak tetap <input type="checkbox"/> tetap mengikut jarak masa <input type="checkbox"/> 3 bulan <input type="checkbox"/> 6 bulan												
	<input type="checkbox"/> lain-lain												
	Penyelenggaraan dilakukan oleh <input type="checkbox"/> Pengilang <input type="checkbox"/> Pemberi Pajak												
	<input type="checkbox"/> kakitangan sendiri <input type="checkbox"/> firma penyelenggaraan												



4.	Sistem kawalan dan penggeraan	Sila sebutkan jumlah bilangan peranti ukuran bagi		
		<input type="checkbox"/> suhu	<input type="checkbox"/> kelembapan relatif udara <sup>2</sup>	<input type="checkbox"/> kepekatan <sup>2</sup> CO <sub>2</sub>
		<input type="checkbox"/> CO concentration <sup>2</sup>	<input type="checkbox"/> air pressure inside the rooms <sup>2</sup>	
		Terdapatkah juga jangka suhu rujukan tentukur yang bebas di setiap bilik simpanan sejuk ?	<input type="checkbox"/> ya	<input type="checkbox"/> tidak
	Jarak masa pemeriksaan (jam)	<input type="checkbox"/> temperature	<input type="checkbox"/> rel. air humidity <sup>2</sup>	
		<input type="checkbox"/> Kepekatan CO <sub>2</sub> dan CO. <sup>2</sup>	<input type="checkbox"/> tekanan udara <sup>2</sup>	
		Terdapatkah persediaan yang berbeza bagi hari Ahad dan cuti umum ?	<input type="checkbox"/> ya	<input type="checkbox"/> tidak
	Adakah peranti-peranti Isyarat	dipasang untuk menunjukkan gangguan atau kegagalan loji ?	<input type="checkbox"/> ya	<input type="checkbox"/> tidak
		Jika ya, penggeranya diberi kuasa	<input type="checkbox"/> pendengaran	<input type="checkbox"/> melihat
Jika tidak, apah dilakukan untuk mencegah kerugian ?				

<sup>1</sup> Jika perlu gunakan kertas lain.

<sup>2</sup> untuk dijawab dalam hal simpanan CA sahaja

		Penyelenggaraan dilakukan oleh	<input type="checkbox"/> tidak tetap <input type="checkbox"/> tetap mengikut jarak masa      bulan
5.	Simpanan CA	Bolehkah bilik simpanan sejujnya dimasuk dan diperiksa ketika terdapat simpanan ?	<input type="checkbox"/> ya <input type="checkbox"/> tidak
		Adakah keadaan barangannya semasa dalam simpanan diperiksa ?	<input type="checkbox"/> ya <input type="checkbox"/> tidak
6.	Bekalan Tenaga	Adakah kegagalan bekalan tenaga mahu diinsuranskan ?	<input type="checkbox"/> ya <input type="checkbox"/> tidak
	Bekalan Tenaga awam	<input type="checkbox"/> oleh gelang utama <input type="checkbox"/> oleh penyuar hujung mati tunggal	<input type="checkbox"/> oleh penyuar hujung mati pendua
		<input type="checkbox"/> dipasang <input type="checkbox"/> bawah tanah	<input type="checkbox"/> overhead
	Bekalan tenaga sendiri (Sila berikan butir-butir)		
	Terdapatkah gangguan	melebihi 2 jam selama 2 tahun lepas ?	<input type="checkbox"/> ya <input type="checkbox"/> tidak
		Jika ya, bilangan gangguan	Jangka masa maksimum
	Pengganti	Terdapatkah peralatan menjana pengganti yang akan beroperasi pada bila-bila masa yang boleh menghasilkan keupayaan elektrik yang diperlukan apabila rumah simpanan sejujnya diisi?	<input type="checkbox"/> ya <input type="checkbox"/> tidak
Jika ya, bilangan gangguan		Jangkamasa maksimum	

7	Barangan untuk diinsuranskan barangannya telah <input type="checkbox"/> disisihkan <input type="checkbox"/> dibungkus	Jenis dan gred barangan tersimpan	Kuantiti maksimum	Bilangan ruang	Tempoh tanpa tuntutan (jam) <sup>3,4</sup>	Jumlah diinsuranskan <sup>5</sup>
					<b>Jumlah</b>	
<p><sup>3</sup> "Tempoh tanpa tuntutan" adalah tempoh (contohnya 12, 24, 48 jam atau lebih) di mana barangan yang disimpan tidak boleh dalam hal keadaan apa pun menjadi merosot akibat kenaikan suhu akibat kerosakan Kegagalan Jentera yang boleh ditanggung kerugiannya menurut syarat-syarat polisi dan/atau terputusnya bekalan kuasa. Pada dasarnya, tempoh tanpa tuntutan bergantung pada jenis dan kuantiti barangan yang disimpan serta ciri-ciri tertentu tentang penebatan simpanan sejuk yang digunakan.</p> <p><sup>4</sup> Dalam hal simpanan CA, sebutkan tempoh bulan terjangka untuk simpanan</p> <p><sup>5</sup> Penanggung kerugian maksimum per bilik simpanan sejuk.</p>						

**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

<b>Spesifikasi Loji Penyejukan</b>					
Perkara No.	Kuantiti	Keterangan benda-benda, misalnya pengilang, jenis, kelajuan model, tekanan dll.	Tahun Pembuatan	Keupayaan Penyejukan	Kenyataan unit gantian, alat gantian yang terdapat, kemudahan pembaikan dalam, tempoh penggantian dll.