

Additional Information

Section 1: Office Contents - "All Risks" @ 1.00% Plus RM10.00 Stamp Duty

Total Sum Insured RM _____ @ 1.00% (representing replacement value calculated on a "new for old" basis on items less than 5 years old and on current value (ie. After depreciation) of items over 5 years old)

Section 1 Premium RM _____ (Total Sum Insured x 1.00%)
For our information please list any items included in the above Total Sum Insured which individually have value exceeding RM10,000.

Item	Value (RM)
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____

Section 2: Business Interruption - Free Coverage as stated in the Policy

Section 3: Money - Free Coverage as stated in the Policy

Do you keep a record of all cash? Yes No
Do you have a safe? Yes No

Section 4: Public Liability - Free Coverage as stated in the Policy

Section 5: Plate Glass - Free Coverage as stated in the Policy

Section 6: Personal Accident insurance for Directors & Employees

Please list in the space provided overleaf, the name, age, NRIC number, occupation, salary and principal sum (maximum 5 times annual salary) for each Director or employee to be covered under this section.

Are all the Directors and Employees to be covered under Section 5 in good health and free from physical impairment deformity or disease? Yes No

If "No", please give details: _____

Details of Directors & Employees to be insured under Section 5.

Note: Principal Sum = (Max. 5 x Salary or RM500,000 whichever is lower)
Premium @ RM10 per RM10,000 of Principal Sum

1. Name: Age / NRIC No.: Occupation:	Gross Salary (Annual): Principal Sum* Premium*
2. Name: Age / NRIC No.: Occupation:	Gross Salary (Annual): Principal Sum* Premium*
3. Name: Age / NRIC No.: Occupation:	Gross Salary (Annual): Principal Sum* Premium*
4. Name: Age / NRIC No.: Occupation:	Gross Salary (Annual): Principal Sum* Premium*
5. Name: Age / NRIC No.: Occupation:	Gross Salary (Annual): Principal Sum* Premium*

* If space is not enough, please attach separate sheet. Total Premium : RM _____

Insurance History

Have you sustained any loss whether insured or otherwise during the last 3 years from any of the risks now proposed for insurance? Yes No

If "Yes", please give details: _____

Declaration

I declare and warrant that the answers / information in every respect are true and correct and I have not withheld any information likely to affect the acceptance of this proposal and I agree that this proposal and declaration shall be the basis of the contract between the Company and myself and I further agree to accept the Company's policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto.

Signature of Proposer _____ Date _____/_____/_____

Payment Instruction

I enclose herewith a cheque / bank draft / money order (No _____) of RM _____ inclusive of RM10 stamp duty and 6% Service Tax where applicable made payable to: **MUI Continental Insurance Berhad.**

Please charge RM _____ to my:-  

Credit Card Account No : _____ Card Expiry Date : _____

Signature of Proposer _____ Date _____/_____/_____

** If payment is by Credit Card, Proposer must be a Cardmember and sign as per signature on Card Account.

MUI Head Office / Ibu Pejabat

HEAD OFFICE

Mezzanine & 1st Floor
Plaza See Hoy Chan
Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 03-2070 9226
Fax : 03-2070 5226

CUSTOMER SERVICE

Mezzanine Floor
Plaza See Hoy Chan
Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 03-2070 9226
Fax : 03-2070 5226

BRANCHES NETWORK / Rangkaian Cawangan

KUALA LUMPUR MAIN

Mezzanine Floor
Plaza See Hoy Chan
Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 03-2070 9226
Fax : 03-2070 5226

IPOH

C-1-6 & C-1-7, Greentown Square
Jalan Dato Seri Ahmad Said
30450 Ipoh
Perak
Tel : 05-242 8900, 05-242 8901,
05-242 8902
Fax : 05-242 7900

PENANG

Suite 11-01, 11th Floor, M.W.E. Plaza
No 8, Leboh Farquhar
10200 Penang
Tel : 04-261 9373, 04-261 9473
Fax : 04-262 8067

SEREMBAN

No. 120-1, 1st Floor
Jalan Toman 6, Kemayan Square
70200 Seremban,
Negeri Sembilan
Tel : 06-761 1533, 06-761 1599
Fax : 06-761 1566

MELAKA

No 33A, Jalan Melaka Raya 24
Taman Melaka Raya
75000 Melaka
Tel : 06-282 1008, 06-282 9699
Fax : 06-281 2100

BATU PAHAT

No 6, Jalan Merah
Taman Bukit Pasir
83000 Batu Pahat,
Johor
Tel : 07-434 9895, 07-434 9896
Fax : 07-433 3897

JOHOR BAHRU

49, Jalan Sulam
Taman Sentosa
80150 Johor Bahru, Johor
Tel : 07-334 3305, 07-334 3329
Fax : 07-334 3294

KOTA BAHRU

No 1328, Ground Floor
Taman Koperatif, Tanjung Chat
Jalan Long Yunus
15400 Kota Bharu,
Kelantan
Tel : 09-743 2687, 09-743 2646
Fax : 09-743 2761

KUANTAN

No A-167, Ground Floor
Sri Dagangan, Jalan Tun Ismail
25000 Kuantan, Pahang
Tel : 09-513 8733, 09-513 9788
Fax : 09-513 7989

KLANG

No 18A, Jalan Goh Hock Huat
41400 Klang
Selangor
Tel : 03-3342 6977, 03-3342 6988
Fax : 03-3342 9789

MENTAKAB

No 63A, Jalan Tun Razak
28400 Mentakab, Pahang
Tel : 09-277 6169, 09-277 6170
Fax : 09-277 6003

KUCHING

No 176, 1st Floor
Jalan Song Thian Cheok
93100 Kuching,
Sarawak
Tel : 082-410 093, 082-410 092
Fax : 082-412 092

KOTA KINABALU

Lot 31-2, 2nd Floor, Block E
Damai Plaza Phase 3
Lorong Pokok Kayu Manis
Jalan Damai
88300 Kota Kinabalu, Sabah
Tel : 088-266 239, 088-265 239
Fax : 088-252 239

For further information,
call our friendly
MCI agent today!

Untuk maklumat lanjut,
hubungi agen MCI anda
hari ini!

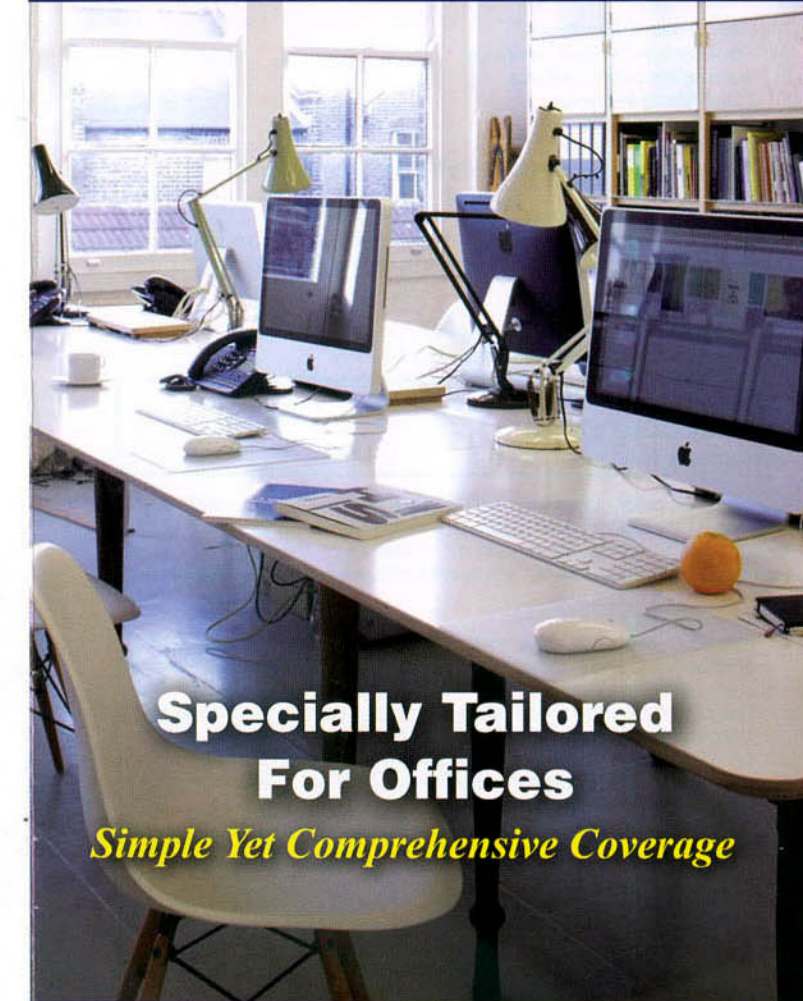
Important: This brochure is not a contract of insurance. Please ask for a copy of our policy for specific terms, conditions and exclusions of coverage. The information contained in this brochure may be changed without prior notice. In the event of any dispute or ambiguity arising out of the Bahasa Malaysia translations on the brochure, the English version shall prevail.



MUI Continental Insurance Berhad

Company No: 29123-D

OFFICE INSURANCE PACKAGE



**Specially Tailored
For Offices**
Simple Yet Comprehensive Coverage

**One Proposal Form and
Common Expiry Date for All Classes
in the Insurance Package**

About MCI Office Insurance Package

This Office Insurance Package is a policy specially designed for occupants of offices in Malaysia of Class 1 Construction. It is designed to protect you and your business against a wide range of misfortunes in a single, easy and understand package giving you the needed peace of mind in the event of unforeseen circumstances beyond our control.

It is structured so that you, the customer can calculate the premium quickly and conveniently without referral.

The policy consists of 6 sections :-

1. Office Contents "All Risks" Insurance
2. Business Interruption Insurance
3. Loss of Money Insurance
4. Plate Glass Insurance
5. Public Liability Insurance
6. Personal Accident Insurance for Directors & Employees (optional).

Once you have purchased Section 1, the coverage under Section 2, 3, 4 and 5 is provided automatically at no extra premium. Section 6 is optional on payment of a separate premium. Please note that there is a minimum premium payable under Section 1 of RM150.00.

The following is a brief summary of the cover for your guidance. Please note that it is subject to the terms, exclusions and conditions of the policy.

Section 1 OFFICE CONTENTS: less premium more benefits

At a highly competitive rate of only 1.00% this section insures the contents of your office against "All Risk" protection and covers for items up to 5 years old is on a "new for old" basis. For items over 5 years old, it shall be on indemnity basis i.e less depreciation. At the same time and with no extra costs, we included the following :-

Additional Benefits

1. Loss of or damage to office contents temporary removed from the business premises provided that no more than 15% of the contents sum insured is removed at any one time.
2. Loss of or damage to personal effects up to 15% of contents sum insured and up to a maximum RM750.00 any one item is recoverable.
3. Cost of debris removed up to 10% of contents of sum insured.
4. Loss of or damage to documents, deeds, maps plans and records in transit up to a limit of RM1,000.00 during policy period.

Section 2 BUSINESS INTERRUPTION: free with Office Contents Section 1

This section provides cover for the increase cost of working up to RM 30,000 caused by an interruption following a loss under Section 1 Office Contents "All Risks" cover. Again at no extra costs, we also pay for the following :-

Additional Benefits

1. Professional accountant's fees arising from claims verification
2. Increase cost of working resulting from denial of access to the business premises arising from a fire loss and or damage to the business premises you conducted your business.

Section 3 MONEY INSURANCE : free with Office Contents Section 1

This section covers (including armed robbery) cash, currency notes, bank notes, negotiable instruments, postage stamps, cheques, postal and or other money orders and travel tickets whilst :-

1. In transit between the business premises and any bank or post office (within Malaysia) up to a maximum limit of RM5,000.00.
2. On the business premises during office hours up to RM3,000.00.
3. On the premises after office hours in a locked safe or strongroom up to RM5,000.00.
4. On the premises after office hours not locked in a safe or strongroom up to RM1,000.00.

We will cover any loss of money consisting of crossed cheques, crossed postal orders, crossed money orders and crossed banker drafts up to RM10,000.00.

Section 4 PLATE GLASS INSURANCE: free with Office Contents Section 1

This section covers your business against breakage of glass of any glass broken by fracture extending through the entire thickness of the glass as a result of any accident or misfortune not otherwise excluded under the policy terms and conditions. The benefit allowed under this plate glass insurance is up to a maximum limit of RM10,000 per policy year.

Section 5 PUBLIC LIABILITY INSURANCE: free with Office Contents Section 1

Liabilities can arise both at common law or be imposed upon you by Ordinance. Incidents of even the most trivial nature can result in court awards and heavy legal costs. With Office Insurance Package, you are protected for up to RM250,000 against:-

1. Legal liability for accidental bodily injury caused by any person other than your employees.
2. Legal liabilities for accidental loss or damage to property not owned or held in trust by you or your employees.
3. All costs and expenses recovered by any claimant against you.
4. All costs and expenses you incur with MUI Continental Insurance's written consent.

Additional Benefits

1. Personal legal liability of directors, partners and your employees arising from business trips outside Malaysia.
2. Your non-contractual legal liability as tenant arising from loss or damage to the business premises hired or rented to you.

Section 6 Personal Accident Insurance for Directors and Employees (Optional)

This section provides Personal Accident benefits for Directors and Employees in the event of their accidental death or permanent total disablement. Cover is effective 24 hours a day anywhere in the world.

The principal sum on accidental death or permanent total disablement for each employee may be selected by you, subject to a maximum of 5 times of the employees' annual basic salary or RM500,000.00 whichever is the lower. Medical expenses due to accident cover up to RM1,000.00 per person.

The cost of this section is RM10 per RM10,000 of the principal sum per Director or Employee covered.

*Age Limit: 16 years to 65 years, renewal up to 70 years.

Frequently Asked Questions (FAQs)

Q. Why is the Office Insurance Package better than my existing insurance?

A. Our research has led us to believe that this policy is one of the most competitive office packages in Malaysia today, both in terms of price and coverage. We think you will find the numerous additional benefits we provide free of charge very attractive.

Q. Can I arrange cover for more than one office?

A. Of course. Just let us know the address of each location and the contents sum insured and details of employees you wish to cover under Section 6.

Q. Can I alter parts of the standard coverage to meet my particular requirements?

A. Yes. At MUI Continental Insurance we pride ourselves on good service of which underwriting flexibility is an important part. Please let us know the modifications you need and we will inform you whether any additional premium will be charged.

Q. When and how can I obtain cover under this policy?

A. Just complete and sign the attached proposal form and return it to us, or the agent or broker who provided you with the form, together with your payment for the premium amount. (The premium is easily calculated from the proposal form, but if in doubt please call us). Cover will be effective from the date we acknowledge receipt of the proposal and payment or from any later date you wish to specify.

Q. How do I calculate the sum insured under Section 1?

A. The sum insured represent the current replacement cost of items under 5 years old plus the current value, i.e. the cost less depreciation, on items over 5 years old.

Q. What other types of insurance do MUI Continental Insurance underwrite?

A. MUI Continental Insurance provides all classes of non-life insurance for all needs. Our products include competitive policies for fire, liability, marine, personal accident, travel, computers, fidelity and many more.

MUI OFFICE INSURANCE PACKAGE

Application Form

Pursuant to Section 149(4) of the Insurance Act 1996 of Malaysia, you are to disclose in this proposal form fully and faithfully all the facts, which you know or ought to know, otherwise the policy issued hereunder may be void.

PERSONAL DETAILS

Name of Proposer / :

Co. Regn. No. :

Location of Risk :

Postcode :

State :

Correspondence address if different from the location of risk stated above :

Postcode :

State :

Telephone No : -

Fax No. : -

E-mail add :

Occupation :

Mortgagee (if applicable) :

Are the premises to be insured (a) occupied solely by you?
 (b) share with others?

Is the building in which your premises are located built of brick, concrete or stone wall with roof of tiles, asbestos or concrete? Yes No

Period of Insurance - From / To / / (dd/mm/yyyy)
 / / (dd/mm/yyyy)
(both dates inclusive)