

# **KAWALAN KESELAMATAN BG SDN BHD**



## **K.K.BG**

# **COMPANY PROFILE**

**158, PERSIARAN MAYANG PASIR, BUKIT GEDUNG, BAYAN BARU**

**11900 BAYAN LEPAS, PULAU PINANG**

**TEL: 04 - 6440071 FAX: 604 - 6413181**

**YOUR SECURITY IS OUR PRIORITY**

# **KAWALAN KESELAMATAN BG SDN BHD**

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**“YOUR SECURITY IS OUR PRIORITY”**

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**“YOUR SECURITY IS OUR PRIORITY”**

# KAWALAN KESELAMATAN BG SDN BHD

## OUR BRANCHES

“YOUR SECURITY IS OUR PRIORITY”

NO.	REGION	LOCATION	NO.	REGION	LOCATION
1	CENTRAL	<p><b>Kuala Lumpur:</b> 1a, 87, Jalan Raja Abdullah, Kampung Baru, 50300 Kuala Lumpur, Federal Territory Of Kuala Lumpur.</p> <p><b>Putrajaya:</b> No 9a Jalan Seluang P8/7, Present 8, Putrajaya 62250 Putrajaya</p> <p><b>Klang:</b> 20-02-2, Lorong Batu Nilam 4a, Bandar Bukit Tinggi, 41200,Klang, Selangor Darul Ehsan.</p>	3	NORTHERN (HEADQUARTERS)	<p><b>Penang:</b> No. 158, Persiaran Mayang Pasir, 11900 Bukit Gedung, Bayan Lepas, Pulau Pinang.</p> <p><b>Ipoh:</b> No. 92a-1 Jalan Kuala Kangsar, 30010 Ipoh, Perak Darul Ridzuan.</p> <p><b>Kedah:</b> 15 A Medan Raja, Jalan Pengkalan Kapal Medan Raja, 05000 Alor Setar, Kedah Darul Aman.</p> <p><b>Perlis:</b> No 15 Jalan Syed Hussain, Arau, 02600.Arau Perlis Indera Kayangan</p>
2	SOUTHERN	<p><b>Melaka:</b> No.28 A, Jalan Cheng Ria 2, Taman Cheng Ria, 75850, Cheng Ria, Melaka.</p> <p><b>Negeri Sembilan:</b> No.25 A, Jalan Bunga Raya 7, Senawang Business Centre., 70400 Negeri Sembilan,</p> <p><b>Johor:</b> Arked Mara, 31a Jalan Rahmat, 83000,Batu Pahat, Johor.</p>	4	EASTERN	<p><b>Kuantan:</b> 45a, 2<sup>nd</sup> Floor, Jalan Putra Square 2, Putra Square, Kuantan, Pahang.</p> <p><b>Terengganu:</b> No, 799 Dg Jalan Sultan Mahmud, 20400 Terengganu.</p>
			5	SARAWAK	<p><b>Sibu:</b> No. 26, 1<sup>st</sup> Floor, Jalan Bukit Lima Timur, 96000, Sibu, Sarawak.</p>

# KAWALAN KESELAMATAN BG SDN BHD

## EXECUTIVE SUMMARY

### “YOUR SECURITY IS OUR PRIORITY”



Kawalan Keselamatan BG Sdn Bhd is a wholly owned Bumiputra company registered under the Ministry of Finance Malaysia (Kementerian Kewangan Malaysia) and established since 1993. The establishment of our corporate entity is well accepted and recognized by the Security Services Association of Malaysia (Persatuan Perkhidmatan Kawalan Keselamatan Malaysia / PIKM) as a member and by Ministry of Home Affairs (Kementerian Dalam Negeri) under the Private Agency Act 1971.

Here in KKBG, we strongly believe that our employees are our main assets. Our premium security services would not be implemented unless our employees are taken care of and nurtured. As we take good care of our employees, they would take good care of our clients. That has been our formula of success and the concurrent best practise in KKBG.

Security is neither a liability or overhead, we believe Security is an investment. Protection of our client and their properties is our outmost priority and achieved by efficient and reliable security service. We strive to continuously improve our service and provide a healthy environment for our employees to promote self-development and career development. We are continuously receiving recognition by our clients and are proud to be given the opportunity to serve your esteem organization.

### “YOUR SECURITY IS OUR PRIORITY”

# KAWALAN KESELAMATAN BG SDN BHD

## MISSION & VISION

### **“YOUR SECURITY IS OUR PRIORITY”**

#### VISION

To be the industry leading security solution provider in Malaysia.  
Through the quality and professionalism of our highly qualified workforce.

#### MISSION

- Provide today’s corporate business with premium security service that exceeds “customer’s expectation”.
- Implant awareness to our clientele the need to conduct the best practise in security with a “Prevent and Protect” mentality.
- Nurturing qualified and well-trained workforce through continuous employee training and development programs.
- Instilling a continuous improvement culture to uphold the client’s satisfaction.

### **“YOUR SECURITY IS OUR PRIORITY”**

# **KAWALAN KESELAMATAN BG SDN BHD**

## **COMPANY INFORMATION**

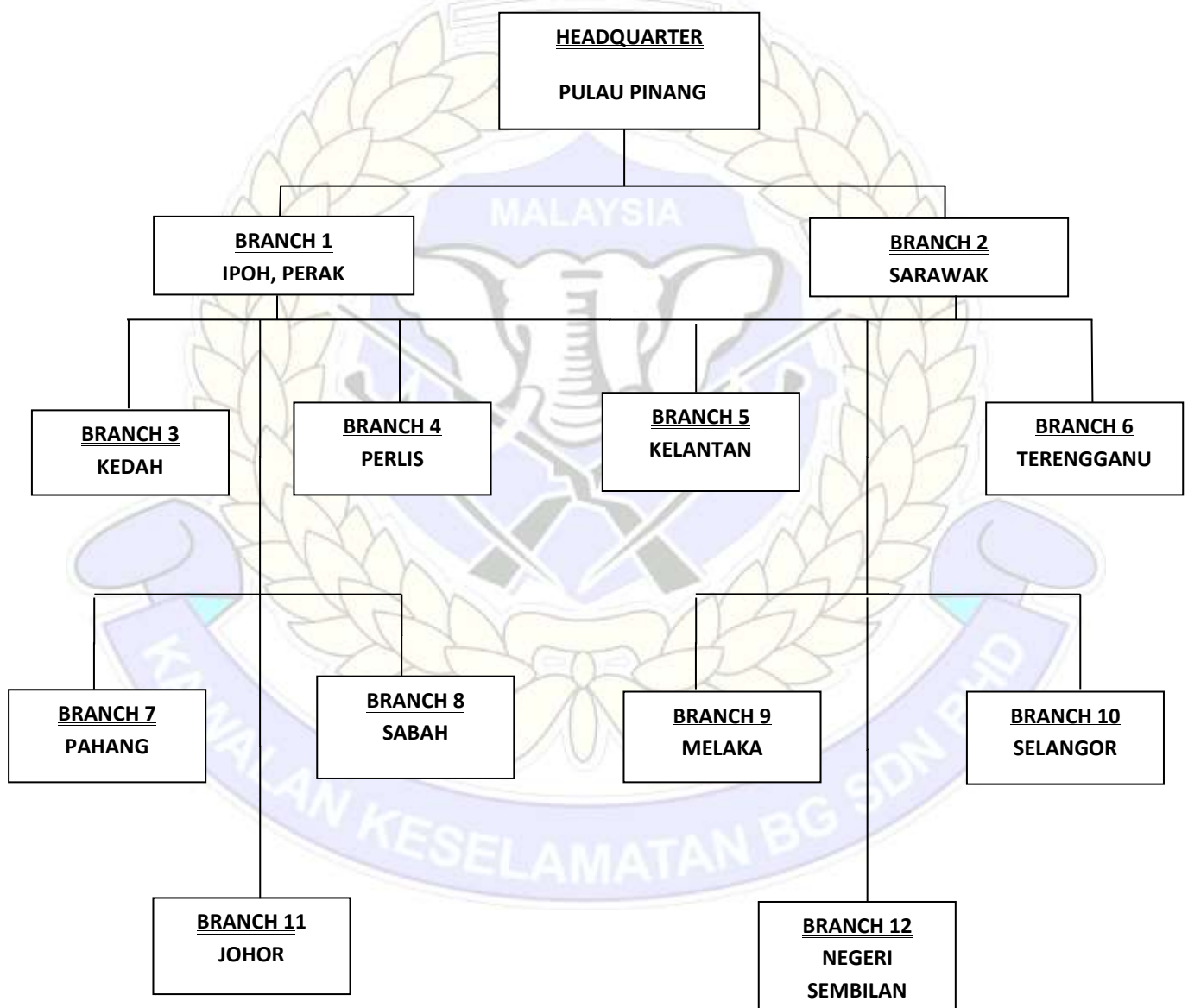
<b>Name of company</b>	<b>KAWALAN KESELAMATAN BG SDN. BHD ( Company No : 197962 – P)</b>
<b>Registered Office</b>	<b>NO.92A-1, JALAN KUALA KANGSAR, 30100 IPOH, PERAK DARUL RIDZUAN. Tel : 05-5061960</b>
<b>Date Of Incorporation</b>	<b>18 May 1990</b>
<b>Authorized Capital</b>	<b>RM 800,000.00</b>
<b>Paid Up Capital</b>	<b>RM 800,000.00</b>
<b>Type Of Company</b>	<b>Wholly Owned Malaysian Firm With 100% Bumiputra Equity Participation</b>
<b>Share Holders</b>	<ul style="list-style-type: none"><li>• <b>En. Haji Mohammad Abdullah Bin Yusoff</b></li><li>• <b>Tuan Haji Abdul Malik B. Dato' Hairi Osman</b></li><li>• <b>Nur Shaheera Binti Kadir Bacha</b></li></ul>
<b>Board Of Directors</b>	<ul style="list-style-type: none"><li>• <b>En. Haji Mohammad Abdullah Bin Yusoff</b></li><li>• <b>Tuan Haji Abdul Malik B. Dato' Hairi Osman</b></li><li>• <b>Nur Shaheera Binti Kadir Bacha</b></li></ul>
<b>Company Secretary</b>	<b>JOVIC MANAGEMENT SDN. BHD. No.24, Jalan Sultan Yusoff, 34000 Ipoh, Perak Darul Ridzuan.</b>
<b>Bankers</b>	<ul style="list-style-type: none"><li>• <b>CIMB BANK BERHAD</b></li><li>• <b>PUBLIC BANK BERHAD</b></li></ul>
<b>Operations</b>	<b>Whole Malaysia</b>

**“YOUR SECURITY IS OUR PRIORITY”**

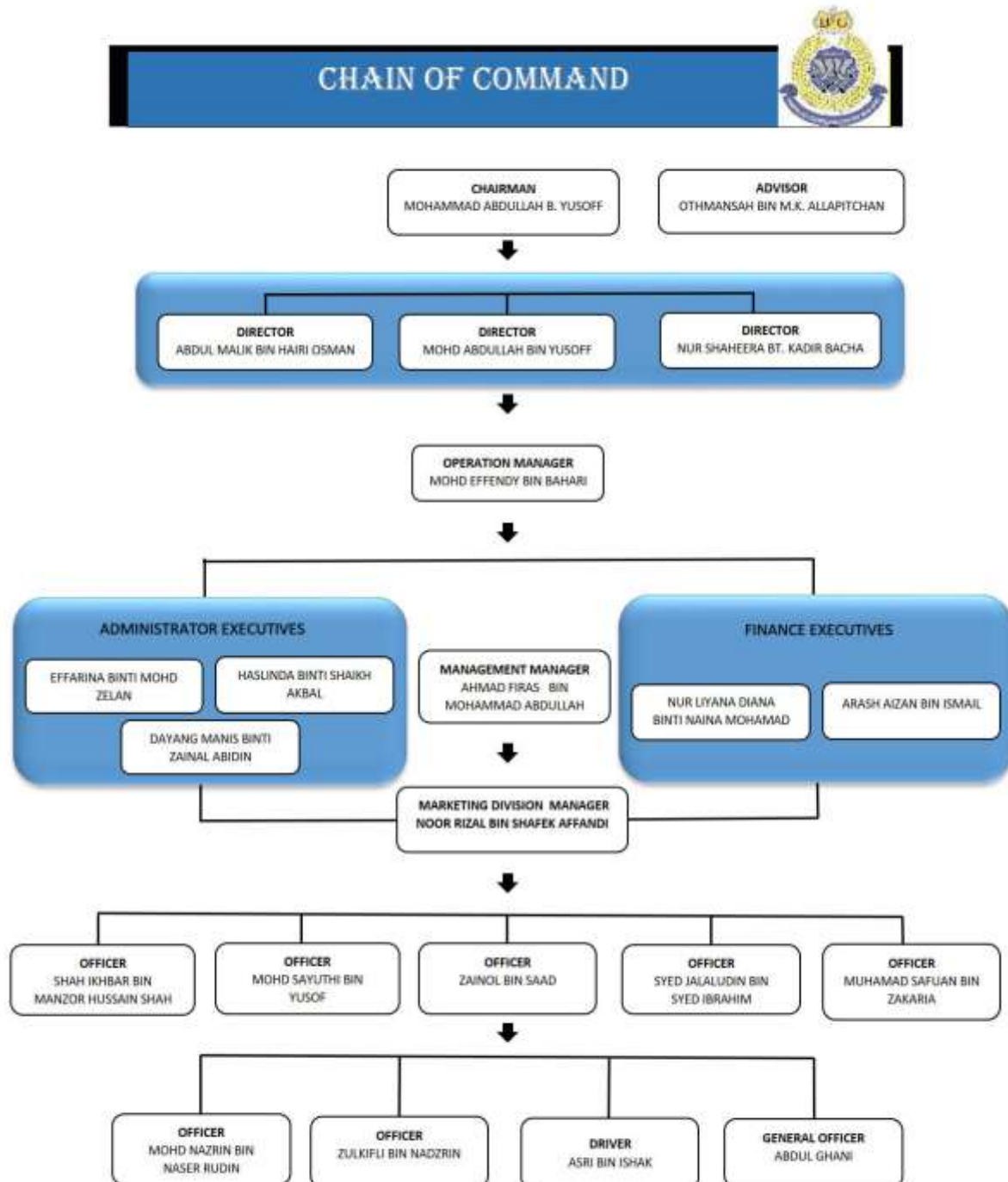
# KAWALAN KESELAMATAN BG SDN BHD

## COMPANY ORGANIZATION

“YOUR SECURITY IS OUR PRIORITY”



# KAWALAN KESELAMATAN BG SDN BHD



**“YOUR SECURITY IS OUR PRIORITY”**

# **KAWALAN KESELAMATAN BG SDN BHD**

## **BOARD OF DIRECTOR**

**“YOUR SECURITY IS OUR PRIORITY”**

**TUAN HAJI MOHAMMAD ABDULLAH BIN YUSOFF**

**CHAIRMAN**



Tuan Haji Abdullah is a graduate from ITM. He began his career as an auditor in Singapore as an Internal Audit Manager for 5 years. He was later appointed as Head of Internal Audit in Johor Bharu for 10 years. Tuan Haji is a Fellow member of the Institute of Internal Auditors Malaysia.

In 1997, Tuan Haji Abdullah joined KKBG Sdn Bhd as a branch manager in Penang. With the expanding of the company within Malaysia backed up with Penang Branch being the best branch amongst all the branches. Tuan Haji was appointed as Director of the company in 2002.

Tuan Haji sits on Boards of Festive Travel Sdn Bhd, Map Network Sdn Bhd, and Map Logistics Sdn Bhd.

**“YOUR SECURITY IS OUR PRIORITY”**

# KAWALAN KESELAMATAN BG SDN BHD

## BOARD OF DIRECTOR

**TUAN HAJI MALEK BIN DATO' HAJI HAIRI OSMAN**

**DIRECTOR**



Tuan Haji Malek is a former senior police officer who served over a span of 26 years in several states in the country since 1968. Throughout the period of service; he had served various levels of commanding positions.

Experienced and competent Tuan Haji held posts in Criminal Investigation, Internal Security (FRU), Administration and training branches of the Royal Malaysia Police. He also presented PDRM in attending several seminars abroad.

A Diploma holder from University Kebangsaan Malaysia (UKM) in Police Science and a member of the former police association. Tuan Haji is also an avid sportsman, representing Malaysia in rugby from 1972 – 1976.

He retired with the rank of SuperIntendent holding the post of Deputy Commandment (Training) at the Pusat Latihan Polis (PULAPOL), Jalan Gurney, Kuala Lumpur. Since retired in 1994, Tuan Haji then joined the private sector as a Security Manager in 1995 before subsequently made Director in 1999.

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# KAWALAN KESELAMATAN BG SDN BHD

## SERVICES

### “YOUR SECURITY IS OUR PRIORITY”

KAWALAN KESELAMATAN BG SDN BHD offers the following services to corporate establishment, organization and associations and selected house dwellers and individuals:

#### ***STATIC GUARD***

- We provide well-trained and equipped guards placed at our client's assignment with full knowledge in accordance to the Standing Instructions of the client.
- Guard are available to be deployed for intervals of 8, 12, or 24 hours of duty.

#### ***ARMED GUARD***

- We provide well-trained and professional armed guards division to be deployed at our client's assignment.
- These guards consist of former personnel from the uniformed divisions of government and from the private sector.

# **KAWALAN KESELAMATAN BG SDN BHD**

## ***AREA, SITE AND HOUSING GUARD***

- We provide experienced guards to supervise housing projects, condominiums, exclusive residential areas, apartments and construction sites.

## ***PRIVATE INVESTIGATION***

- This type of services entails a complete service encompassing copyright, pattern infringements, corporate and individual investigation cases.

## ***CENTRAL MONITORING SYSTEMS (CMS)***

- Our Command Monitoring System (CMS) tracks and monitors the condition of your surroundings via alarm and video monitoring system. Our technical and physical security support Emergency Response Team (ERT) are always on standby 24 hours daily.

## ***PATROLLING SERVICES***

- We provide patrolling services to clients in both residential and business environments with police officers patrolling within a certain interval of time during day and night. A patrol report shall be consigned to the client.

## **❖ *OTHER SERVICES***

- ❖ Bodyguards.
- ❖ Cash In Transit (CIT).
- ❖ Guard Dog Service.

**“YOUR SECURITY IS OUR PRIORITY”**



SURUHANJAYA SYARIKAT MALAYSIA  
COMPANIES COMMISSION OF MALAYSIA

BORANG 13  
AKTA SYARIKAT 1965  
[Menurut Seksyen 11(2)b]

No. Syarikat- MyCoID

197962	P
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**PERAKUAN PEMERBADANAN ATAS PERTUKARAN  
NAMA SYARIKAT**

Dengan ini diperakui bahawa

**BG REKRIASI SDN. BHD.**

yang telah diperbadankan di bawah Akta Syarikat 1965, pada  
**18** haribulan **Mei 1990**, sebagai sebuah syarikat persendirian, pada  
**19** haribulan **Februari 1993** telah menukar namanya kepada

**KAWALAN KESELAMATAN BG SDN. BHD.**

dan bahawa syarikat ini adalah sebuah syarikat persendirian  
dan adalah sebuah syarikat berhad menurut syer.

Diberi di bawah tandatangan dan meterai saya di Ipoh pada  
**05** haribulan **Jun 2014**.



**N. VIJAYASEGARAN A/L NADESAN**  
PENOLONG PENDAFTAR SYARIKAT  
MALAYSIA



SURUHANJAYA SYARIKAT MALAYSIA  
COMPANIES COMMISSION OF MALAYSIA

BORANG 9  
AKTA SYARIKAT 1965  
[Menurut Seksyen 11(2)(b)]

No. Syarikat-MyCoID

197962	P
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**PERAKUAN PEMERBADANAN SYARIKAT SENDIRIAN**

Dengan ini diperakui bahawa

**KAWALAN KESELAMATAN BG SDN. BHD.**

telah diperbadankan di bawah Akta Syarikat 1965, pada dan mulai dari 18 haribulan Mei 1990, dan bahawa syarikat ini adalah sebuah syarikat berhad menurut syer dan bahawa syarikat ini adalah sebuah syarikat sendirian.

Diberi di bawah tandatangan dan meterai saya di Ipoh pada 05 haribulan Jun 2014.

**N. VIJAYASEGARAN A/L NADESAN**  
PENOLONG PENDAFTAR SYARIKAT  
MALAYSIA



NO. SIRI: **K 000728**

**KEMENTERIAN DALAM NEGERI**



**SIJIL LESEN UNTUK MENJALANKAN URUSAN  
AGENSI PERSENDIRIAN  
(Di bawah Seksyen 3, Akta Ejensi Persendirian No. 27/71)**

**KEBENARAN ADALAH DIBERI KEPADA**

Syarikat **KAWALAN KESELAMATAN BG SDN. BHD.**  
**158 Persiaran Mayang Pasir Bukit Gedung Bayan Baru 11900**  
**Bayan Lepas Pulau Pinang**  
untuk menjalankan urusan agensi persendirian di **Seluruh Malaysia**

tertakluk kepada peruntukan Seksyen **2 (a)** dan mana-mana  
kaedah serta syarat-syarat di bawah Akta Ejensi Persendirian 1971.

Tempoh Lesen : **Sehingga 31 Disember 2021**

Bayaran Dijelaskan : **RM 3000.00**

No. Syarikat : **197962-P**

No. Rujukan : **KDN.S.205/642/1 – 1409**

No. Lesen : **018290**

Tarikh Lesen : **18** Disember 2020

b.p. **ZULKIFLI BIN ABIDIN**  
**Menteri Dalam Negeri**  
(Sijil ini hendaklah dipamerkan)



## KEMENTERIAN KEWANGAN MALAYSIA

### SIJIL AKUAN PENDAFTARAN SYARIKAT

NO. SIJIL : K11709561001916005  
NO. RUJUKAN PENDAFTARAN : 357-00037572  
TEMPOH SAH LAKU : 28/03/2018 - 27/03/2021

Bahawa dengan ini diperakui syarikat :

KAWALAN KESELAMATAN BG SDN. BHD. ( 197962-P )  
92-A, FIRST FLOOR  
JALAN KUALA KANGSAR  
IPOH  
KINTA  
30100 IPOH (U)  
PERAK, MALAYSIA

Telah berdaftar dengan Kementerian Kewangan Malaysia dalam bidang bekalan/perkhidmatan di bawah sektor, bidang dan sub-bidang seperti di Lampiran A. Kelulusan ini adalah tertakluk kepada syarat-syarat seperti yang dinyatakan di Lampiran B. Individu yang diberi kuasa oleh syarikat bagi urusan perolehan Kerajaan adalah seperti berikut :

MOHAMMAD ABDULLAH BIN YUSOFF	591031075687	PENGARAH
ABDUL RASED BIN ABU BAKAR	690528025785	PENGURUS
AHMAD FIRAS BIN MOHAMMAD ABDULLAH	950913076077	PENGURUS
AHMAD KEFLI BIN HASSAN	660101027127	PEGAWAI
DAYANG MANIS BINTI ZAINAL ABIDIN	601231085798	PEMBANTU TADBIR
KAMARUD-DIN BIN MELAN	630604105011	PEGAWAI
MOHAMMAD EFFENDI BIN BAHARI	830622025521	PEGAWAI
MOHAMMAD SAYUTHI BIN YUSOF	950401025225	PEGAWAI
MOHD NAZRIN BIN NASER RUDIN	850413105953	PEGAWAI
MUHAMAD SAFUAN BIN ZAKARIA	881230075343	PEGAWAI

l.t

DATO' ZAMZURI BIN ABDUL AZIZ  
Perbendaharaan Malaysia Semenanjung  
b.p. Ketua Setiausaha Perbendaharaan  
Kementerian Kewangan Malaysia

Tarikh Berdaftar Dengan Kementerian Kewangan Malaysia : 28/03/2018

NO SIJIL : K11709561001916005  
 NO RUJUKAN PENDAFTARAN : 357-00037572  
 TEMPOH SAH LAKU : 28/03/2018 - 27/03/2021

BIL	TARIKH DAFTAR BIDANG	KOD BIDANG	KETERANGAN	STATUS
1	10/12/2014	010501	PENERBITAN DAN PENYIARAN/ FOTOGRAFI DAN FILEM/ KAMERA DAN AKSESORI	Aktif
2	10/12/2014	020804	PERABOT, PERALATAN PEJABAT, HIASAN DALAMAN DAN DOMESTIK/ PAKAIAN DAN KELENGKAPAN/ PAKAIAN KESELAMATAN, KELENGKAPAN DAN AKSESORI	Aktif
3	10/12/2014	040103	MAKANAN, MINUMAN DAN BAHAN MENTAH/ MAKANAN, MINUMAN DAN BAHAN MENTAH KERING/BASAH/ MAKANAN BERMASAK ISLAM	Aktif
4	10/12/2014	120401	PERTAHANAN DAN KESELAMATAN/ PERALATAN KESELAMATAN DAN PENGUATKUASAAN/ ALAT KESELAMATAN,PERLINDUNGAN DAN KAWALAN PERLINDUNGAN	Aktif
5	10/12/2014	120601	PERTAHANAN DAN KESELAMATAN/ PERLINDUNGAN KEBAKARAN/ SISTEM PENCEGAHAN KEBAKARAN	Aktif
6	10/12/2014	120602	PERTAHANAN DAN KESELAMATAN/ PERLINDUNGAN KEBAKARAN/ PERALATAN KAWALAN API	Aktif
7	10/12/2014	210201	ICT (INFORMATION COMMUNICATION TECHNOLOGY)/ PERALATAN DAN KELENGKAPAN TELEKOMUNIKASI/ ALAT PERHUBUNGAN	Aktif
8	10/12/2014	220402	PERKHIDMATAN/ PENYELENGGARAAN/PEMBAIKAN ALAT KESELAMATAN/ PERALATAN KAWALAN KESELAMATAN	Aktif
9	10/12/2014	220801	PERKHIDMATAN/ PERTAHANAN DAN KESELAMATAN/ KAWALAN KESELAMATAN	Aktif
10	10/12/2014	221001	PERKHIDMATAN/ KHIDMAT KEBERSIHAN DAN RAWATAN/ PEMBERSIHAN BANGUNAN DAN PEJABAT	Aktif
11	10/12/2014	221002	PERKHIDMATAN/ KHIDMAT KEBERSIHAN DAN RAWATAN/ MEMBERSIH KAWASAN	Aktif
12	10/12/2014	221510	PERKHIDMATAN/ PENYEWAAN DAN PENGURUSAN/ TEMPAT LETAK KERETA	Aktif

Tarikh Berdaftar Dengan Kementerian Kewangan Malaysia : 28/03/2018



## KEMENTERIAN KEWANGAN MALAYSIA

### SIJIL AKUAN PENDAFTARAN SYARIKAT BUMIPUTERA

NO. SIJIL : BP11709561001916005  
NO. RUJUKAN PENDAFTARAN : 357-00037572  
TEMPO H SAH LA KU : 28/03/2018 - 27/03/2021

Bahawa dengan ini diperakui syarikat :

KAWALAN KESELAMATAN BG SDN. BHD. ( 197962-P )  
92-A, FIRST FLOOR  
JALAN KUALA KANGSAR  
IPOH  
KINTA  
30100 IPOH (U)  
PERAK, MALAYSIA

Telah diiktiraf sebagai Syarikat Bumiputera oleh Kementerian Kewangan Malaysia. Taraf Bumiputera bukannya hak dan boleh ditarik balik sekiranya syarikat gagal mematuhi syarat/kriteria yang ditetapkan. Kelulusan ini adalah tertakluk kepada syarat-syarat seperti yang dinyatakan di Sijil Akuan Pendaftaran Syarikat Bumiputera (Lampiran C).

t.t

**DATO' OTHMAN BIN SEMAIL**

Perbendaharaan Malaysia Semenanjung

*b.p.* Ketua Setiausaha Perbendaharaan

Kementerian Kewangan Malaysia

Tarikh Berdaftar Dengan Kementerian Kewangan Malaysia : 28/03/2018

(Sijil ini adalah cetakan komputer dan tidak memerlukan tandatangan)



**LONPAC INSURANCE BHD** (307414-T)

**KAWALAN KESELAMATAN BG SDN BHD**

*Insured's Copy*

**158 PERSIARAN MAYANG PASIR  
BUKIT GEDUNG BAYAN BARU  
11900 BAYAN LEPAS**



**Policy No. : W/20/LI00/073927/KUL-82**

**Account No. : W16756/KUL-1**

**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>

**PRODUCT DISCLOSURE SHEET**

For general information on our products, you can refer to the Product Disclosure Sheet at <https://www.lonpac.com/downloads#product-disclosure-sheets>  
Bagi maklumat am mengenai produk kami, sila rujuk Lembaran Pendedahan Produk di <https://www.lonpac.com/downloads#product-disclosure-sheets>

19L00Nov v-4.64.0 W16756KUL - CCK



# LONPAC INSURANCE BHD (307414-T)

Head Office: LG, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
 P.O.Box 10708, 50722 Kuala Lumpur.  
 Tel: (03) 2262 8688, 2723 7888 Fax: (03) 2715 1332, 2078 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0896, 2723 7888  
 Website: www.lonpac.com  
 (Service Tax No. : W10-1808-31041975)

## THE SCHEDULE

Insured's Copy

<b>Class of Policy</b> : PROFESSIONAL INDEMNITY	<b>Policy No.</b> : W/20/LI00/073927/KUL-82
<b>Insured</b> : KAWALAN KESELAMATAN BG SDN BHD	<b>Replacing C/Note No.</b> : CN0690211
<b>Address</b> : 158 PERSIARAN MAYANG PASIR BUKIT GEDUNG BAYAN BARU 11900 BAYAN LEPAS	<b>Replacing Policy No.</b> : W/19/LI00/066970/KUL
	<b>Account No.</b> : W16756/KUL-1 Q /
<b>PERIOD OF INSURANCE</b> : FROM 03-04-2020 TO 02-04-2021 ( both dates inclusive )	
<b>Annual Premium</b> : RM 5,240.00	<b>Policy Premium</b> : RM 5,240.00
<b>Gross Premium</b> : RM 5,240.00	<b>Service Tax</b> : RM 314.40
	<b>Stamp Duty</b> : RM 10.00
<b>Policy Premium</b> : RM 5,240.00	<b>Total Due</b> : RM 5,564.40
<b>Item No.</b> : 00001	
<b>Others Description</b> : ERRORS AND OMISSION SECURITY GUARDS POLICY -----	
<b>BUSINESS ACTIVITIES</b> :	SECURITY SERVICES
<b>LIMIT OF LIABILITY</b> :	RM 50,000.00 ANY ONE CLAIM AND RM 50,000.00 IN THE AGGREGATE FOR ALL CLAIMS DURING THE POLICY PERIOD
<b>LEGAL FEES EXTENSION</b> :	RM 12,500 ANY ONE CLAIM AND IN THE AGGREGATE
<b>DEDUCTIBLE</b> :	RM 7,500.00 IS APPLICABLE TO EACH AND EVERY LOSS BUT RM 3,500.00 EACH AND EVERY LOSS IF TRIGGER LEGAL FEES EXTENSION ONLY
<b>TERRITORY</b> :	ON 24 LOCATIONS WITHIN MALAYSIA
<b>JURISDICTION</b> :	MALAYSIA ONLY
<b>RETROACTIVE DATE</b> :	03 APRIL 2014 - 02 APRIL 2018 FOR LIMIT RM 50,000 AOA / RM 100,000 AOP  03 APRIL 2018 FOR LIMIT RM 50,000 AOA / RM 50,000 AOP

15/L000Nov v-4.B4.0 W/16756/KUL - DCK



# LONPAC INSURANCE BHD (307414-T)

Head Office: L.G, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
P.O.Box 10708, 50722 Kuala Lumpur.  
Tel: (03) 2282 8688, 2723 7888 Fax: (03) 2715 1332, 2078 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0695, 2723 7886  
Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

## THE SCHEDULE

*Insured's Copy*

**Class of Policy** : PROFESSIONAL INDEMNITY **Policy No.** : W/20/LI00/073927/KUL-82

**COMPENSATION AMOUNT** : IT IS AGREED THAT THE COMPENSATION AMOUNT IS LIMITED TO :-  
A) VALUE OF LOSS OR DAMAGE GOODS OR  
B) 6 TIMES OF MONTHLY SERVICE FEES OF THE LOSS LOCATION OR  
C) RM 50,000.00  
WHICHEVER IS LESSER

**ENDORSEMENTS** : 1) AGE OF GUARDS  
2) SERVICE CONTRACT/CONDITIONS  
3) LEGAL FEES EXTENSION  
4) I.T. CLARIFICATION CLAUSE ENDORSEMENT  
5) TERRORISM EXCLUSION ENDORSEMENT  
6) CO-INSURANCE AND LEADER CLAUSE  
7) PREMIUM WARRANTY ENDORSEMENT  
8) VALID WORKING PERMIT  
9) MEMORANDUM

This policy is subject to the following Endorsements, Clauses, warranties and / or Special Exclusion(s) as printed herein or added thereon or attached thereto and form part of this policy.

**LONPAC INSURANCE BHD**

**DEPUTY CHIEF EXECUTIVE OFFICER**



### 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>

### ELECTRONIC DOCUMENT DELIVERY

You may choose to receive soft copy of your insurance documents via email for a faster and more effective delivery.

For Registered User : <https://www.elonpac.com/ePortal/system/application/loginframe.jsp?pg=1>

For Unregistered User : [https://www.elonpac.com/ePortal/user/application/user\\_registration.jsp](https://www.elonpac.com/ePortal/user/application/user_registration.jsp)

User ID : NURATIQA  
Date Issued : 23-04-2020

19L00/Nov v-4.64.0 W15756KUL - DCK



**LONPAC INSURANCE BHD** (307414-T)

**KAWALAN KESELAMATAN BG SDN BHD  
AND/OR PRINCIPAL'S F.T.R.R. & I.**

*Insured's Copy*

**158 PERSIARAN MAYANG PASIR  
BUKIT GEDUNG BAYAN BARU  
11900 BAYAN LEPAS**



**Policy No. : W/20/GF00/157097/KUL-01**

**Account No. : W16756/KUL-1 Q /**

**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>

**PRODUCT DISCLOSURE SHEET**

For general information on our products, you can refer to the Product Disclosure Sheet at <https://www.lonpac.com/downloads#product-disclosure-sheets>  
Bagi maklumat am mengenai produk kami, sila rujuk Lembaran Pendedahan Produk di <https://www.lonpac.com/downloads#product-disclosure-sheets>

W16756/KUL - DCK

15/GF00/Nov v4.158.0

**LONPAC INSURANCE BHD (307414-T)**

Head Office: LG, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
P.O.Box 10708, 50722 Kuala Lumpur.  
Tel: (03) 2262 8688, 2723 7888 Fax: (03) 2715 1332, 2076 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0696, 2723 7886  
Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

**THE SCHEDULE***Insured's Copy*

<b>Class of Policy</b> : FIDELITY GUARANTEE	<b>Policy No.</b> : W/20/GF00/157097/KUL-01	
<b>Insured</b> : Refer Below	<b>Replacing C/Note No</b> : CN0690212	
<b>Address</b> : 158 PERSIARAN MAYANG PASIR BUKIT GEDUNG BAYAN BARU 11900 BAYAN LEPAS	<b>Replacing Policy No</b> : W/19/GF00/144942/KUL  <b>Account No</b> : W16756/KUL-1 Q /	
<b>Insured (in full)</b> : KAWALAN KESELAMATAN BG SDN BHD AND/OR PRINCIPAL'S F.T.R.R. & I.		
<b>Business / Profession</b> : SECURITY SERVICES		
<b>Period Of Insurance</b> : From 03-04-2020 To 02-04-2021 ( both dates inclusive )		
<b>Annual Premium</b> : RM 2,115.00	<b>Policy Premium</b> : RM 2,115.00	
<b>Gross Premium</b> : RM 2,115.00	<b>Service Tax</b> : RM 126.90 <b>Stamp Duty</b> : RM 10.00	
<b>Policy Premium</b> : RM 2,115.00	<b>Total Due</b> : RM 2,251.90	
<b>Item No.</b>	<b>The Insured Person</b>	<b>Limit of Liability for any one loss (RM)</b>
0001	ON ONE HUNDRED AND SEVENTY THREE (173) EMPLOYEES OF THE INSURED - MANAGER - EXECUTIVE - ADMIN CLERK - OFFICER - SUPERVISOR - STATIC GUARDS - DRIVER - DESPATCH	100,000.00
<b>Total Limit of Liability for any one loss and in the aggregate : RM</b>		100,000.00
<b>Excess:</b> RM5,000.00 on Each and Every Claim per Event.		
This policy is subject to the following Endorsements, Clauses, warranties and / or Special Exclusion(s) as printed herein or added thereon or attached thereto and form part of this policy		
1. PAYMENT ON ACCOUNT CLAUSE 2. ACCOUNTANTS' AND AUDITORS' FEES CLAUSE 3. DISCOVERY PERIOD ENDORSEMENT 4. UNIDENTIFIABLE EMPLOYEES ENDORSEMENT 5. CO-INSURANCE AND LEADER CLAUSE 6. PROPERTY HELD IN TRUST AND OR COMMISSION 7. MEMORANDUM CLAUSE 8. I.T. CLARIFICATION CLAUSE 9. TERRORISM EXCLUSION ENDORSEMENT		

19/GF00/Nov v-4.45.0 W16756/KUL - CCK



## LONPAC INSURANCE BHD (307414-T)

Head Office: L.G, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
P.O.Box 10708, 50722 Kuala Lumpur.  
Tel: (03) 2262 8688, 2723 7888 Fax: (03) 2715 1332, 2078 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0696, 2723 7886  
Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

### THE SCHEDULE

Insured's Copy

Class of Policy : FIDELITY GUARANTEE

Policy No.

: W/20/GF00/157097/KUL-01

#### 10. PREMIUM WARRANTY

The above are subject to the terms, exclusions, provisions, limitations & conditions of this Policy.

#### PAYMENT ON ACCOUNT CLAUSE

It is understood and agreed that in the event of the occurrence of a loss under this insurance the Company will make payment on account in respect of such loss to the Insured if desired.

#### ACCOUNTANTS & AUDITORS FEES CLAUSE

In the event of a claim being admitted under this Insurance, this Policy shall include accountant's and/or auditor's fees to an amount not exceeding 10% of the Amount of Guarantee or RM10,000.00 whichever is the lesser, such fees being reasonably incurred in:

- (a) providing satisfactory proof of pecuniary loss by the Insured
- (b) preparation of a detailed statement as required under this Policy.

Provided that the term "auditors and accountants" under this clause shall mean a professional auditor and/or accountant approved by the Company and employer, or failing such joint approval, nominated by the Association of Public Accountants or such other relevant bodies.

However, any particulars or details in the Insured's books or documents which may be required by the Company for the purpose of investigating or verifying any claims hereunder may be produced by professional accountants if at the time they are regularly acting as such for the Insured and the report shall be prima facie evidence of the particulars and details to which such report relates.

#### DISCOVERY PERIOD ENDORSEMENT

It is hereby declared and agreed that the Discovery Period under the Policy is revised to 12 months after the death, dismissal or retirement of the defaulting employee, or not later than 12 months after the termination of the Policy, whichever of these events shall first happen.

#### UNIDENTIFIABLE EMPLOYEE ENDORSEMENT

If loss is alleged to have been caused by the fraud or dishonesty of any one or more of the Employees of the Insured, and the Insured shall be unable to designate the specific employee causing such loss, the Insured shall nevertheless have the benefit of this guarantee PROVIDED that the evidence submitted (in case of inventory shortage conclusively) reasonably established that the loss was in fact due to fraud or dishonesty of one or more of the said employees and provided further that the aggregate liability of the Company for any such loss shall not exceed the amount of guarantee as stated in the Schedule.

#### CO-INSURANCE AND LEADER CLAUSE

This policy is issued on co-insurance basis and any reference to term "the Company" appearing in the Schedule of this Policy or in any endorsement attached hereto shall mean to Insurers specified hereunder each of which severally agrees to indemnify the Insured in the event of loss as within defined for the proportion set against its name or such other proportion as may be substituted by memorandum signed by or on behalf of the insurers subject to the terms, exceptions and conditions herein or attached hereto or endorsed hereon during the period of insurance stated in the

15/GF00/Nov v-4.5B.J W15756/KUL - DCK



# LONPAC INSURANCE BHD (307414-T)

Head Office: LG, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
 P.O.Box 10708, 50722 Kuala Lumpur.  
 Tel: (03) 2262 8688, 2723 7888 Fax: (03) 2715 1332, 2076 7455, 2034 2854, 2715 0722, 2072 3385, 2715 0896, 2723 7886  
 Website: www.lonpac.com  
 (Service Tax No. : W10-1808-31041975)

## THE SCHEDULE

Insured's Copy

Class of Policy : FIDELITY GUARANTEE

Policy No.

: W/20/GF00/157097/KUL-01

Schedule :

Company	Proportion
LONPAC INSURANCE BERHAD (Lead Co-Insurer)	55%
CHUBB INSURANCE MALAYSIA BERHAD	15%
TOKIO MARINE INSURANS (MALAYSIA) BERHAD	15%
QBE INSURANCE (MALAYSIA) BERHAD	15%

It is further agreed that the co-insurers shall be subject to and follow the risks, terms, conditions, warranties, clause, valuations, amendments or alterations of any description of decisions as may be made by the lead insurer shall also be entitled to investigate, settle, compromise, control, discharge or repudiate any claim and to institute prosecute, defend, settle and compromise any proceedings in respect of any risks and/or interests arising from the Policy on behalf of subscribing insurers. To the extent lead insurer is liable to pay under this Policy subscribing insurers follow the fortune of lead insurer in all respects, subject always to any guidelines or regulations of the regulatory authority. The lead insurer shall be the representative of the co-insurers and all shall attend to all matters pertaining to the claim settlement connected with this co-insurance (excluding ex-gratia).

For all intents and purposes this Policy shall have effect as though each of the above-mentioned co-insurers had issued a separate Policy for its individual proportion of the sum insured. Any agreement or decision which may be made between the lead insurer and the Insured in connection with this co-insurance shall be final and binding upon the other co-insurers.

Subject otherwise to the terms and conditions of this Policy.

### PROPERTY HELD IN TRUST AND OR COMMISSION

It is hereby declared and agreed that the Policy is extended to cover goods/properties held in trust and or commission by the Insured.

### MEMORANDUM CLAUSE

It is hereby declared and agreed that the Policy is subject to the exclusion as below :

- i) Such coverage shall not apply to loss of money, jewellery negotiable instrument, bearer, bonds or coupons, stamps, bank or currency belonging to the 3rd parties.
- ii) Such coverage shall not apply to any foreign guards/staff who is NOT holding a valid working permit. The above coverage shall ONLY include Nepalese Guards declared to us.

All other terms & conditions remain unchanged.

19/GF00/Nov v-4.58.0 W16756KUL - CCK



# LONPAC INSURANCE BHD (307414-T)

Head Office: LG, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
P.O.Box 10708, 50722 Kuala Lumpur,  
Tel: (03) 2262 8688, 2723 7888 Fax: (03) 2715 1332, 2078 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0696, 2723 7886  
Website: [www.lonpac.com](http://www.lonpac.com)  
(Service Tax No. : W10-1808-31041975)

## THE SCHEDULE

*Insured's Copy*

**Class of Policy** : FIDELITY GUARANTEE

**Policy No.**

: W/20/GF00/157097/KUL-01

**LONPAC INSURANCE BHD**

**DEPUTY CHIEF EXECUTIVE OFFICER**



### ELECTRONIC CREDIT PAYMENT

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### ELECTRONIC DOCUMENT DELIVERY

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For Registered User : <https://www.elonpac.com/ePortal/system/application/loginframe.jsp?pg=1>

For Unregistered User : [https://www.elonpac.com/ePortal/user/application/user\\_registration.jsp](https://www.elonpac.com/ePortal/user/application/user_registration.jsp)

User ID : HAYATI  
Date Issued : 20-04-2020

19/GF00/Nov v-4.59.0 W/18758/KUL - OCK



**LONPAC INSURANCE BHD** (307414-T)

**KAWALAN KESELAMATAN BG SDN BHD**

*Insured's Copy*

**158 PERSIARAN MAYANG PASIR  
BUKIT GEDUNG  
BAYAN BARU  
11900 BAYAN LEPAS**



**Policy No. : W/20/LL00/073922/KUL-19**

**Account No. : W16756/KUL-1**

**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>

**PRODUCT DISCLOSURE SHEET**

For general information on our products, you can refer to the Product Disclosure Sheet at <https://www.lonpac.com/downloads#product-disclosure-sheets>  
Bagi maklumat am mengenai produk kami, sila rujuk Lembaran Pendedahan Produk di <https://www.lonpac.com/downloads#product-disclosure-sheets>

W16756KUL - CCK

18LL00Nov v=4.64.0

**LONPAC INSURANCE BHD** (307414-T)

Head Office: LG, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
P.O.Box 10708, 50722 Kuala Lumpur.  
Tel: (03) 2262 8888, 2723 7888 Fax: (03) 2715 1332, 2078 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0696, 2723 7886  
Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

**THE SCHEDULE***Insured's Copy*

<b>Class of Policy</b> : PUBLIC LIABILITY	<b>Policy No.</b> : W/20/LL00/073922/KUL-19
<b>Insured</b> : KAWALAN KESELAMATAN BG SDN BHD	<b>Replacing C/Note No.</b> : CN0690213
<b>Address</b> : 158 PERSIARAN MAYANG PASIR BUKIT GEDUNG BAYAN BARU 11900 BAYAN LEPAS	<b>Replacing Policy No.</b> : W/19/LL00/066968/KUL <b>Account No.</b> : W16756/KUL-1 Q/
<b>PERIOD OF INSURANCE</b> : FROM 03-04-2020 TO 02-04-2021 ( both dates inclusive )	
<b>Annual Premium</b> : RM 1,250.00	<b>Policy Premium</b> : RM 1,250.00
<b>Gross Premium</b> : RM 1,250.00	<b>Service Tax</b> : RM 75.00
	<b>Stamp Duty</b> : RM 10.00
<b>Policy Premium</b> : RM 1,250.00	<b>Total Due</b> : RM 1,335.00
<b>Replacing Certificate No:</b> N/A	
<b>Item No.</b> : 00001	
<b>Territorial Limits</b> : ANYWHERE WITHIN MALAYSIA	
<b>The Business</b> : SECURITY SERVICES	
<b>Limit of Indemnity</b>	
<b>Any One Accident</b> : RM 1,000,000.00	
<b>Any One Period</b> : RM 1,000,000.00	
<b>Excess</b> : (1) THIRD PARTY BODILY INJURY - RM 500.00 ON EACH AND EVERY LOSS (2) THIRD PARTY PROPERTY DAMAGE - RM 500.00 ON EACH AND EVERY LOSS (3) ARMED GUARDS - RM 2,500.00 ON EACH AND EVERY LOSS FOR THIRD PARTY PROPERTY DAMAGE ONLY	
This policy is subject to the following Endorsements, Clauses, warranties and / or Special Exclusion(s) as printed herein or added thereon or attached thereto and form part of this policy.	
<ol style="list-style-type: none"> <li>1. JURISDICTION CLAUSE</li> <li>2. LOSS NOTIFICATION CLAUSE</li> <li>3. LOADING &amp; UNLOADING</li> <li>4. PLANT, MACHINERY, LIFTS, HOISTS, CRANES &amp; OTHER EQUIPEMENT</li> <li>5. FIRE &amp; EXPLOSION ENDORSEMENT</li> <li>6. FOOD &amp; DRINK POISONING CLAUSE</li> <li>7. CAR PARK ENDORSEMENT</li> <li>8. CROSS LIABILITY CLAUSE</li> <li>9. CO-INSURANCE &amp; LEADER CLAUSE</li> <li>10. VEHICLES NOT LICENSED FOR PUBLIC ROAD USE ENDORSEMENT</li> <li>11. NON-OWNED VEHICLE LIABILITY ENDORSEMENT</li> </ol>	

19/LL00/Nov v4-04.04.0 W/16756/KUL - DOX



## LONPAC INSURANCE BHD (307414-T)

Head Office: LG, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
P.O.Box 10708, 50722 Kuala Lumpur.  
Tel: (03) 2282 8688, 2723 7889 Fax: (03) 2715 1332, 2078 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0696, 2723 7886  
Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

### THE SCHEDULE

*Insured's Copy*

Class of Policy : PUBLIC LIABILITY

Policy No.

: W/20/LL00/073922/KUL-19

The above are subject to the terms, exclusions, provisions, limitations & conditions of this Policy.

#### JURISDICTION CLAUSE

The Company shall not be liable to pay for:-

1. Compensation for damages in respect of judgement not delivered or obtained from a court of competent jurisdiction within Malaysia.
2. Cost and expenses of litigation recovered by any claimant from the Insured which are not incurred in and recovered in Malaysia.

Subject otherwise to the Terms, Exceptions and Conditions of the Policy.

#### LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that this Insurance will not be prejudiced by any inadvertent delays, errors or omissions in notifying the Company of any circumstances or events giving rise or likely to give rise to a claim under this Policy.

The Insured is however required to notify the Company not later than 14 days after the occurrence of the event.

#### LOADING AND UNLOADING CLAUSE

It is hereby declared and agreed that notwithstanding anything stated herein to the contrary, the Policy is extended to cover the Insured against legal liability in respect of bodily injury and/or damage to property arising out of and in the course of loading and unloading operations from a stationary vehicle including delivery or collection of the load from or to the vehicle.

#### USE OF PLANT, MACHINERY, LIFTS, HOISTS, CRANES & OTHER EQUIPMENT

It is hereby declared and agreed that the Indemnity provided under this Policy is extended to include the use of or operation of Plant, Machinery, Lifts, Hoist, Cranes & other Equipment on the Insured's Premises and anywhere in Malaysia.

PROVIDED HOWEVER THAT the Company shall not be liable in respect of claims arising in connection with any such vehicle or such attachment thereto:-

- (a) in respect of the use of which insurance is required by virtue of claims legislation relating to motor vehicles,
- (b) which is otherwise insured in respect of the same liability,

Except to the extent that the provisions of the Exceptions of the Policy are hereby modified the terms conditions and limitations of the Policy shall apply.

#### FIRE AND EXPLOSION ENDORSEMENT

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that this policy is extended to provide an indemnity in respect of accidents resulting in damage to property caused by fire or explosion (other than explosion of steam boilers or other vessel or apparatus under steam pressure).

19/L00/Nov v-4.04.0 W15756/KUL - CCK



## LONPAC INSURANCE BHD (307414-T)

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Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

### THE SCHEDULE

*Insured's Copy*

Class of Policy : PUBLIC LIABILITY

Policy No.

: W/20/LL00/073922/KUL-19

Provided that the Insured shall have taken reasonable precautions to comply with all legal requirement relating to the inspection that apply to any plant or vessel or apparatus from which the fire or explosion arises.

#### FOOD AND DRINK POISONING CLAUSE

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary this Policy shall extend to include liability for death or bodily injury as within defined caused by or arising out of deleterious matter in food or drink sold or supplied by the Insured at or from the premises described in the Schedule as "Territorial Limits".

Provided that the liability of the Company in this respect shall not exceed in respect of any one person or number of persons arising out of any one event the limits specified in the Schedule.

#### CAR PARK LIABILITY CLAUSE

It is hereby declared and agreed notwithstanding anything contained herein to the contrary that this Policy extends to indemnify the Insured against all sums which the Insured shall become legally liable to pay as compensation in respect of:

- (a) death, bodily injury or property damage as within defined arising from the use of the "Car Park"
- (b) damage to any vehicle within, entering or leaving the "Car Park" or whilst being moved or driven within the "Car Park" by employees of the Insured.

#### PROVIDED THAT:

- (1) The term "Car Park" shall be defined as the garage and parking space provided by the Insured at the premises designated in the Schedule as "Territorial Limits" for the convenience and use of visitors or residents or guests.
- (2) Such "Car Park" is not used by the Insured for any motor trade purposes.
- (3) The Company shall not be liable for any accident caused by or arising out of the driving of cars within the "Car Park" by an employee of the Insured unless such employees hold a licence to drive such a vehicle or has held and is not disqualified from holding or obtaining such a licence. The term "licence" shall mean a licence or other permit required by the licencing or other laws or regulations when such vehicle is driven on a road within the meaning of the Road Transport Act 1987.
- (4) The Company shall not be liable for any claims arising out of or consequent upon any Robbery or Theft occurring within the "Car Park".
- (5) Notices shall be permanently displayed in prominent positions at the "Car Park" and a similar notice shall appear on every parking ticket issued by the Insured.

#### CROSS LIABILITY CLAUSE

For the purpose of this Policy each of the parties comprising the Insured shall be considered as a separate and distinct unit and the words "The Insured" shall be considered as applying to each party in the same manner as if a separate Policy had been issued to each of the said parties and the Company hereby agrees to waive all rights of subrogation or action which the Company may have or acquire against either of the aforesaid parties arising out of any accident in respect of which any claim is made hereunder.

19/LL00/Nov v-4, GA, 0 W/18758/KUL - DCK



# LONPAC INSURANCE BHD (307414-T)

Head Office: LG, 6th, 7th, 21st to 26th Floor, Bangunan Public Bank, No.6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur,  
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Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

## THE SCHEDULE

Insured's Copy

Class of Policy : PUBLIC LIABILITY

Policy No.

: W/20/LL00/073922/KUL-19

### CO-INSURANCE AND LEADER CLAUSE

This policy is issued on co-insurance basis and any reference to "the Company" appearing in the Schedule of this Policy or in any endorsement attached hereto shall mean the Insurers specified hereunder each of which severally agrees to indemnify the Insured in the event of loss as within defined for the proportion set against its name or such other proportion as may be substituted by memorandum signed by or on behalf of the insurers subject to the terms, exceptions and conditions herein or attached hereto or endorsed hereon during the period of insurance stated in the Schedule:

Insurers	Proportion
LONPAC INSURANCE BHD (LEAD INSURER)	55%
CHUBB INSURANCE MALAYSIA BERHAD	15%
TOKIO MARINE INSURANS (M) BERHAD	15%
QBE INSURANCE (MALAYSIA) BERHAD	15%

It is warranted that the co-insurers shall be subject to and follow the risks, terms, conditions, warranties, clause, valuations, amendments or alterations of any description of decisions as may be made by the lead insurer shall also be entitled to investigate, settle, compromise, control, discharge or repudiate any claim and to institute prosecute, defend, settle and compromise any proceedings in respect of any risks and/or interests arising from the Policy on behalf of subscribing insurers. To the extent lead insurer is liable to pay under this Policy subscribing insurers follow the fortune of lead insurer in all respects, subject always to any guidelines or regulations of the regulatory authority. The lead insurer shall be the representative of the co-insurers and all shall attend to all matters pertaining to the claim settlement connected with this co-insurance (excluding ex-gratia).

For all intents and purposes this Policy shall have effect as though each of the above mentioned co-insurers had issued a separate Policy for its individual proportion of the sum insured. Any agreement or decision which may be made between the lead insurer and the insured in connection with this co-insurance shall be final and binding upon the other co-insurers.

Subject otherwise to the terms and conditions of this Policy.

### VEHICLES NOT LICENSED FOR PUBLIC ROAD USE ENDORSEMENT

It is hereby declared and agreed that this Policy is extended to cover the legal liability of the Insured in respect of any Third Party Bodily Injury and Property Damage caused by any mechanically propelled vehicle not licensed for public road use used in the Insured's business provided such liability is not covered under any statutory insurance.

### NON-OWNED VEHICLE LIABILITY ENDORSEMENT

It is hereby declared and agreed that notwithstanding anything stated herein to the contrary, this Policy shall extend to cover the Insured's legal liability for property damage and/or bodily injury only arising out of:-

19/11/00/Nov v-4.64.0 W/16755/KUL - OOK



## LONPAC INSURANCE BHD (307414-T)

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### THE SCHEDULE

*Insured's Copy*

**Class of Policy** : PUBLIC LIABILITY

**Policy No.**

: W/20/LL00/073922/KUL-19

- (a) the use of mechanically propelled vehicle not owned by the Insured in connection with the Insured's business
- (b) the use of mechanically propelled vehicle of Insured's employees or hired by them for the purposes of the Insured's business provided that the Company will not indemnify the Insured

In respect of:-

- (i) liability which is covered by a policy of motor insurance
- (ii) liability in respect of which insurance is made compulsory under any legislation governing the use of motor vehicle
- (iii) liability which is covered by any other policy of Insurance

Subject otherwise to the terms of this Policy.

**LONPAC INSURANCE BHD**

**DEPUTY CHIEF EXECUTIVE OFFICER**



#### ELECTRONIC CREDIT PAYMENT

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#### ELECTRONIC DOCUMENT DELIVERY

You may choose to receive soft copy of your insurance documents via email for a faster and more effective delivery.

For Registered User : [https://www.e\(lonpac.com/ePortal/system/application/loginframe.jsp?pg=1](https://www.e(lonpac.com/ePortal/system/application/loginframe.jsp?pg=1)

For Unregistered User : [https://www.e\(lonpac.com/ePortal/user/application/user\\_registration.jsp](https://www.e(lonpac.com/ePortal/user/application/user_registration.jsp)

User ID : NURATIQA  
Date Issued : 23-04-2020

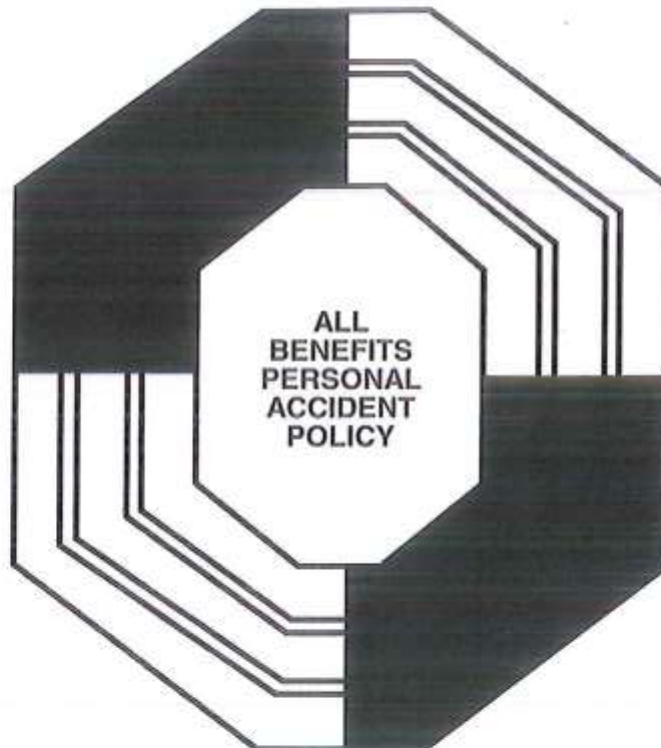


**LONPAC INSURANCE BHD** (307414-T)

**KAWALAN KESELAMATAN BG SDN BHD ON  
THE LIVES OF THEIR EMPLOYEES**

*Insured's Copy*

**158 PERSIARAN MAYANG PASIR  
BUKIT GEDUNG  
BAYAN BARU  
11900 BAYAN LEPAS**



**Policy No. : W/20/PG00/136159/KUL-09**

**Account No. : W16756/KUL-1**

**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>

**PRODUCT DISCLOSURE SHEET**

For general information on our products, you can refer to the Product Disclosure Sheet at <https://www.lonpac.com/downloads/product-disclosure-sheets>  
Bagi maklumat am mengenai produk kami, sila rujuk Lembaran Pendedahan Produk di <https://www.lonpac.com/downloads/product-disclosure-sheets>

W16756KUL - CCK

13/PG00/Sept 14-17.0

**LONPAC INSURANCE BHD** (307414-T)

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P.O.Box 10708, 50722 Kuala Lumpur.

Tel: (03) 2262 8686, 2723 7888 Fax: (03) 2715 1332, 2078 7455, 2034 2654, 2715 0722, 2072 3385, 2715 0696, 2723 7886

Website: www.lonpac.com

(Service Tax No. : W10-1808-31041975)

**THE SCHEDULE***Insured's Copy*

<b>Class of Policy</b> :	GROUP ABPA	<b>Policy No.</b>	:	W/20/PG00/136159/KUL-09
<b>Insured</b> :	Refer Below	<b>Replacing C/Note No.</b>	:	CN0690214
<b>Address</b> :	158 PERSIARAN MAYANG PASIR BUKIT GEDUNG BAYAN BARU 11900 BAYAN LEPAS	<b>Replacing Policy No.</b>	:	W/19/PG00/123058/KUL
		<b>Account No.</b>	:	W16756/KUL-1 Q /
<b>Insured (in full)</b> :	KAWALAN KESELAMATAN BG SDN BHD ON THE LIVES OF THEIR EMPLOYEES			
<b>Business/Profession</b> :	SECURITY SERVICES			

**Period Of Insurance** : From 03-04-2020 To 02-04-2021 (both dates inclusive)

<b>Annual Premium</b> :	RM 2,595.00	<b>Policy Premium</b>	:	RM 2,595.00	
<b>Gross Premium</b>	:	RM 2,595.00	<b>Service Tax</b>	:	RM 155.70
			<b>Stamp Duty</b>	:	RM 10.00
<b>Policy Premium</b>	:	RM 2,595.00	<b>Total Due</b>	:	RM 2,760.70

**Age Limit** : 16 to 65 years

**Compensation**

Bodily injury caused by violent accidental and visible means and solely and independently of any other cause resulting in:-

Benefit A : Accidental Death  
 Benefit B : Permanent Total/Partial Disablement  
 Benefit C (i) : Temporary Total Disablement (per week)  
 Benefit C (ii) : Temporary Partial Disablement (per week)  
 Benefit D : Accident Medical Indemnity

**Particulars of Insured Person(s)**

Item No.	Particulars	Benefit A Benefit B (RM)	Benefit C (i) Benefit C (ii) (RM)	Benefit D (RM)
00001	<b>Name</b> : ON (6) MANAGER/EXECUTIVES/ ADMIN CLERK	10,000.00 10,000.00	0.00 0.00	1,000.00
	<b>Occupation</b> : N/A	per person	per person	per person
	<b>IC/BC No.</b> : N/A			
	<b>Age</b> : N/A			

19/PG00/Sept v-4.72.0 W16756/KUL - OCK



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## THE SCHEDULE

Insured's Copy

Class of Policy : GROUP ABPA Policy No. : W/20/PG00/136159/KUL-09

00002	Name	: ON (167) OFFICER/SUPERVISOR/ STATIC GUARDS/DRIVER/DESPATCH	10,000.00	0.00	1,000.00
	Occupation	: N/A	10,000.00	0.00	
	IC/BC No.	: N/A	per person	per person	per person
	Age	: N/A			

This Policy is subject to the following endorsements, units or article as printed in this Policy or added thereon or attached thereto.

### CONVEYANCE LIMIT CLAUSE

It is hereby declared and agreed that the Company's maximum aggregate liability in respect of the Insured Persons travelling in one aircraft or land transport vehicle or watercraft shall not exceed the Conveyance Limit stated below:

Conveyance Limit: RM5,000,000

In the event that the total sum insured of all the Insured Persons exceeds the said Conveyance Limit, the Company shall settle the claims of the respective Insured Person on a proportionate basis.

- 1) AUTOMATIC ADDITIONS & DELETIONS CLAUSE - 90 DAYS
- 2) MOTORCYCLING RISKS ENDORSEMENT
- 3) FOOD AND DRINK POISONING CLAUSE
- 4) STRIKE, RIOT AND CIVIL COMMOTION
- 5) HIJACKING CLAUSE
- 6) DISAPPEARANCE CLAUSE
- 7) FUNERAL/BURIAL/CREMATION EXPENSES CLAUSE
- 8) SPECIAL TERMS/CONDITIONS/EXCLUSIONS
- 9) CO-INSURANCE AND LEADER CLAUSE
- 10) INSECT, ANIMAL OR SNAKE BITES CLAUSE
- 11) BEREAVEMENT ALLOWANCE
- 12) AGE LIMIT EXTENSION
- 13) TERRORISM EXCLUSION ENDORSEMENT
- 14) PREMIUM WARRANTY

The above are subject to the terms, exclusions, provisions, limitations & conditions of this Policy.

### AUTOMATIC ADDITIONS & DELETIONS CLAUSE

It is hereby declared and agreed that the coverage provided under this Policy is extended automatically to cover any additional employees provided that notice of each addition be advised to the company within 90 days from the date of commencement of employment and the appropriate additional premium paid. Deletion of employees will be similarly effected from the date of termination of their employment.

### MOTORCYCLING RISKS ENDORSEMENT

It is hereby declared and agreed that this Policy extends to cover Insured Person whilst motorcycling, whether as a passenger or otherwise and whether or not a sidecar is attached, for private or business purposes, provided that the Company shall not be liable for

15/PC00/Sept v4-72.0 W18756KUL - CCK



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Website: www.lonpac.com  
(Service Tax No. : W10-1808-31041975)

## THE SCHEDULE

*Insured's Copy*

**Class of Policy** : GROUP ABPA

**Policy No.**

: W/20/PG00/136159/KUL-09

any claim arising out of racing, pacemaking or participation of the Insured Person in any speed contests reliability or other trials.

### FOOD AND DRINK POISONING CLAUSE

It is hereby declared and agreed that this Policy extends to cover the Insured Person for Death or Permanent Disablement as herein defined arising out of or resulting from food and drink poisoning of whatsoever nature.

### STRIKE, RIOT AND CIVIL COMMOTION

Notwithstanding anything herein contained to the contrary, it is hereby declared and agreed that this Policy extends to cover Death or Permanent Disablement as within defined directly or indirectly caused by Strike, Riot or Civil Commotion except in so far as the Insured Person is actively participating in the said circumstance then this extension becomes null and void.

### HIJACKING CLAUSE

It is hereby declared and agreed that this Policy extends to cover death or disablement arising from hijacking whether on land transit as a ticket holding passenger or whilst travelling in an aircraft as a ticket holding passenger over established air routes in a fully licensed standard type aircraft owned and/or operated by a recognised airline.

The above is subject to the Terrorism Exclusion Clause (worldwide Coverage) as stated in the Policy.

### DISAPPEARANCE CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that if after a period of ONE YEAR has lapsed and the Company having examined all evidence available shall have no reason to suppose other than that an accident has occurred, the disappearance of a Insured or covered person or life insured shall be considered to constitute a claim under this Policy.

It is further declared and agreed that if any time after payment has been made a Insured or covered person or life insured is found to be living, any sums paid by the Company in settlement of claim shall be refunded to them.

### FUNERAL/BURIAL/CREMATION EXPENSES CLAUSE

It is hereby declared that in the event of a fatal accident to the Insured Person, the Company will reimburse the Insured Person's next-of-kin or legal representatives for funeral and burial or cremation expenses incurred, subject to the limit of RM2,000.00 for each Insured Person.

Payment will be made upon receipt of Police Report and Death Certificate of the Insured Person.

### SPECIAL TERMS/CONDITIONS/EXCLUSIONS

W101756KUL - OCK  
13/PG00/Sept v4.72.0



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## THE SCHEDULE

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**Class of Policy** : GROUP ABPA

**Policy No.**

: W/20/PG00/136159/KUL-09

It is hereby declared and agreed that this Policy is deemed to be subjected to the following:-

### Declaration Condition

Declaration must always based on the total number of guards i.e. 100% on record in accordance to Socso listing of HQ and Branches, otherwise in the event of a claim Lonpac Insurance reserved the right to charge the additional premium before the claim is process.

### Age Limit Condition

Must not be above 70 years of age and medically fit

### Definition

Armed Guard shall means:

Licensed must be obtained from Police Department and must undergo a basic fire arm training and live firing course and have good eyesight

### Exclusion

Nepalese Guards are deemed to be excluded from the policy.

### CO-INSURANCE AND LEADER CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within policy, or on any endorsement hereon to the contrary, reference to "the Company" shall be deemed to mean the following companies each of which agrees for its individual proportion set against its name subject to the terms, exceptions and conditions herein or attached hereto or endorsed hereon, that if during the period of insurance stated in the schedule the Insured shall sustain loss or damage in the circumstances provided for by this Policy indemnify the Insured in the manner herein described:

Company	Proportion
LONPAC INSURANCE BHD (Lead Co-Insurer)	55%
CHUBB INSURANCE MALAYSIA BERHAD	15%
QBE INSURANCE (MALAYSIA) BERHAD	15%
TOKIO MARINE INSURANS (MALAYSIA) BERHAD	15%

It is further declared and agreed notwithstanding anything contained to the contrary that the lead co-insurer is authorised to sign the Policy/Endorsement/Renewal Receipt.

For all intents and purposes this Policy shall have effect as though each of the above-mentioned insurance companies had issued a separate policy for its individual proportion of the sum insured.

### INSECT, ANIMAL OR SNAKE BITES CLAUSE

It is hereby declared and agreed that this Policy extends to cover the Insured Person for Death or Bodily Injury sustained, or the incurring of expenses for medical treatment (if insured), arising solely and directly out of, or resulting from insect, animal



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### THE SCHEDULE

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**Class of Policy** : GROUP ABPA

**Policy No.**

: W/20/PG00/136159/KUL-09

or snake bites.

However, this extension shall exclude all cover for death or Bodily Injury sustained, or the incurring of expenses for medical treatment if (insured), if such result or treatment is a consequence of any illness or disease subsequently arising from insect, animal or snake bites.

#### BEREAVEMENT ALLOWANCE

It is hereby declared and agreed that the Company will pay to the Insured Person's legal representative RM1,000,00 in the event of death of the Insured Person as a result of accident or illness excluding epidemic of outbreak when declared by the government of the country where the Insured Person contracted the illness.

Subject otherwise to the terms and conditions of the Policy.

#### AGE LIMIT EXTENSION

It is hereby declared and agreed that the AGE LIMIT as stated in Policy is amended to read as follows:-

AGE LIMIT : 16 TO 70 YEARS

LONPAC INSURANCE BHD

DEPUTY CHIEF EXECUTIVE OFFICER



#### 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>

#### ELECTRONIC DOCUMENT DELIVERY

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For Unregistered User : [https://www.elonpac.com/ePortal/user/application/user\\_registration.jsp](https://www.elonpac.com/ePortal/user/application/user_registration.jsp)

User ID : SYKAM  
Date of Issued : 15-04-2020

No. Siri: 0058

# SIJIL KEAHLIAN

PERSATUAN INDUSTRI KESELAMATAN MALAYSIA (PIKM)  
MALAYSIA SECURITY INDUSTRY ASSOCIATION (MSIA)

Dengan ini diperakui bahawa

**KAWALAN KESELAMATAN BG SDN BHD**

adalah ahli

**PERSATUAN INDUSTRI KESELAMATAN MALAYSIA (PIKM)**

**NO. AHLI : 0150**  
**AHLI SEMENJAK : 2002**

**TAHUN : 2020**



Dato' Sri Hj Ramli bin Hj Yusuff  
Presiden



Ku Norazmi bin Dato' Hj Imam Asmawi  
Setiausaha Kehormat



## Receipt



PERSATUAN INDUSTRI KESELAMATAN MALAYSIA

GST Reg. No : 000903176192

Unit 715 & 716, Blok A, Tingkat 7,  
Kelana Business Centre, Jalan SS 7/2,  
Kelana Jaya, 47301 Petaling Jaya  
Selangor Darul Ehsan

Receipt No.: PKM00000000Z0DWHNM6CLYG

Date : 14-01-2021

Invoice No.: PIKM/FPX/INV/2021/10

Payment Method : FPX

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KAWALAN KESELAMATAN BG SDN BHD  
No 158 Persiaran Mayang Pasir Bukit Gedung

11900, Bayan Lepas, Pulau Pinang

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Yuran Keahlian PPKKM  
No. Ruj. PIKM/FPX/2021/10

Discount : RM0.00  
Amount Received : RM1002.65

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# KAWALAN KESELAMATAN BG SDN BHD

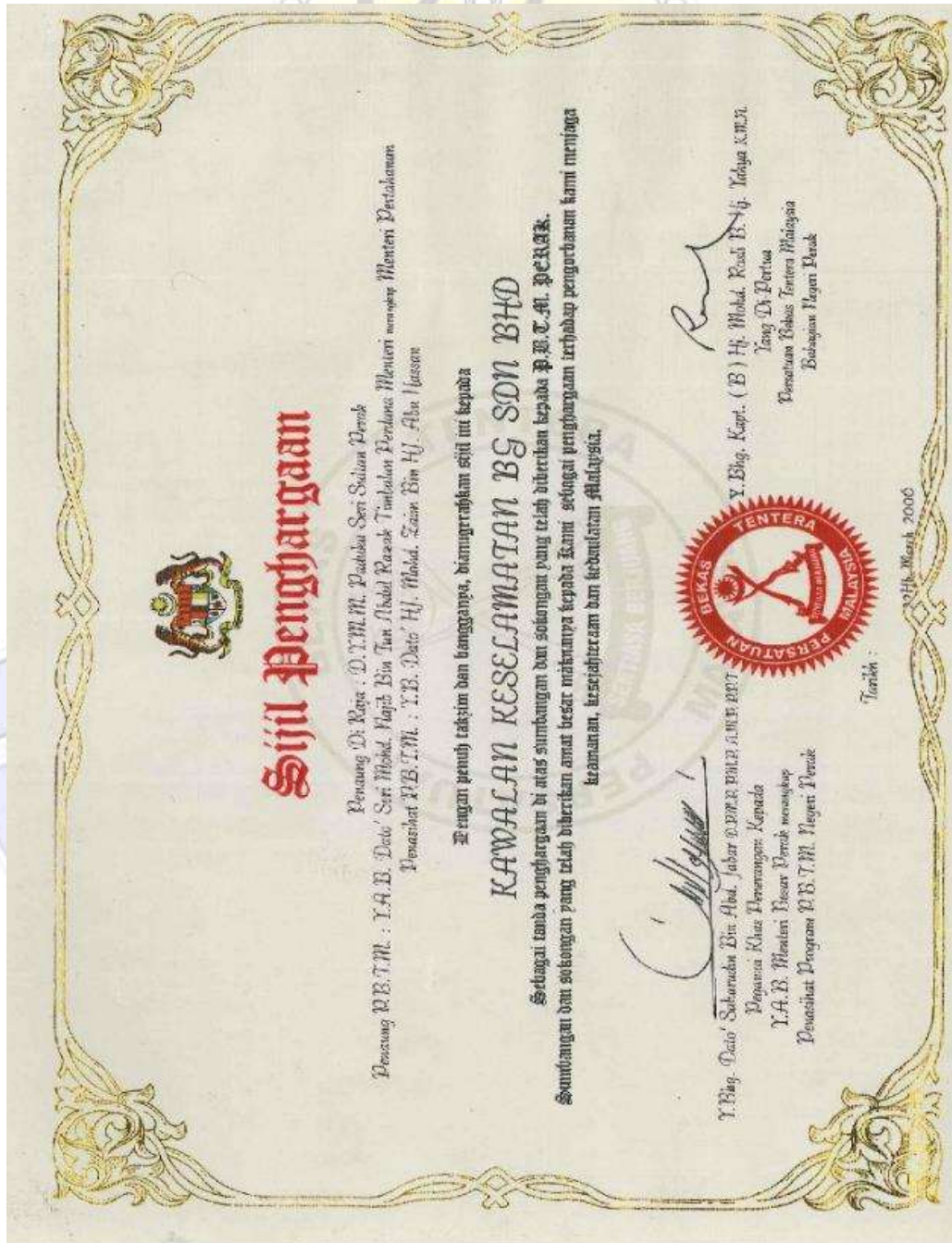
## OUR CLIENTELE



“YOUR SECURITY IS OUR PRIORITY”

# KAWALAN KESELAMATAN BG SDN BHD

## LETTER OF TESTIMONIAL



“YOUR SECURITY IS OUR PRIORITY”