

SULIT



**BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI
KEMENTERIAN PENGAJIAN TINGGI**

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI II : 2021/2022

DPN40073 : PROPERTY AND PECUNIARY INSURANCE

TARIKH : 30 JUN 2022

MASA : 2.30 PETANG – 4.30 PETANG (2 JAM)

Kertas ini mengandungi **TUJUH (7)** halaman bercetak.

Esei : 4 soalan

Dokumen sokongan yang disertakan : Formula

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

INSTRUCTION:

This section consists of **FOUR (4)** essay questions. Answer **ALL** questions.

ARAHAN:

*Bahagian ini mengandungi **EMPAT (4)** soalan esei. Jawab **SEMUA** soalan.*

QUESTION 1**SOALAN 1**CLO1
C2

- (a) Property insurance provides protection against most risks to property, such as damages involving fire, theft and some weather damage. List **FIVE (5)** types of properties that can be insured in property insurance.

*Insurans harta tanah memberikan perlindungan terhadap kebanyakan risiko kepada harta benda, seperti kebakaran, kecurian dan beberapa kerosakan cuaca. Senaraikan **LIMA (5)** jenis harta yang boleh diinsuranskan dalam insurans harta.*

[5 marks]
[5 markah]

CLO1
C2

- (b) The insurance policy that covers the house and/or contents is called Houseowner Householder policy. Elaborate the sections available in said policy.

Polisi insurans yang melindungi rumah dan/atau kandungan dipanggil polisi Pemegang Rumah Pemegang Rumah. Terangkan bahagian yang terdapat dalam policy tersebut.

[10 marks]
[10 markah]

- CLO1
C3
- (c) Engineering risk covers risks concerned with accidents related to engineering. There are two categories of engineering insurance. Write about the categories accordingly.
- Risiko kejuruteraan meliputi risiko yang berkaitan dengan kemalangan yang berkaitan dengan kejuruteraan. Terdapat dua kategori insurans kejuruteraan. Tentukan kategori tersebut dengan sewajarnya.*

[10 marks]
[10 markah]

- CLO1
C4
- (d) Sunway Pyramid is one of the megamalls in Selangor. Elevators, escalators, CCTV and auto-pay machines are utilized to keep the mall operating efficiently. Determine a suitable policy to cover these assets.
- Sunway Pyramid ialah pasaraya mega di Selangor. Lif, eskalator, CCTV dan mesin bayar automatik digunakan untuk memastikan pusat membeli-belah beroperasi dengan cekap. Tentukan polisi yang sesuai untuk melindungi aset ini.*

[10 marks]
[10 markah]

QUESTION 2

SOALAN 2

- CLO1
C3
- (a) Chan Young is one of the textiles business owners. Following is the breakdown of sum insured of her property insurance:
- Chan Young ialah pemilik perniagaan tekstil. Berikut ialah pecahan jumlah diinsuranskan didalam insurans harta bendanya:*

Building/Bangunan: RM 500,000

Stocks/Stok : RM 350,000

Machinery/Mesin : RM 200,00

Calculate the total sum insured with 10% escalation factor.

Hitung jumlah sum insured bersama 10% faktor "escalation".

[5 marks]

[5 markah]

CLO1
C3

- (b) The temporary removal clause provides cover for property insured whilst temporarily removed from the risk location to other premises.

Klausula pengalihan sementara memberi perlindungan kepada harta benda yang sedang dialihkan secara sementara daripada lokasi risiko ke premis yang lain.

- i. Write about the nature of cover of the temporary removal clause

Tuliskan tentang ciri-ciri perlindungan klausula pengalihan sementara.

[5 marks]

[5 markah]

- ii. Write **TWO (2)** examples of situations of temporary removal.

*Tuliskan **DUA (2)** contoh situasi pengalihan sementara.*

[5 marks]

[5 markah]

CLO1
C4

- (c) Analyze the following cases:

Analisa kes-kes berikut:

- i. There are trees falling on the Politeknik Shah Alam campus building due to hailstorm. Wood, leaves, and broken structural components of the building are scattered. The cost for the cleaning is RM 100,000. Determine the clause that covers the cost.

Banyak pokok tumbang di bangunan kampus Politeknik Shah Alam akibat hujan batu. Kayu, daun, dan komponen struktur bangunan yang patah bertaburan. Kos pembersihan ialah RM 100,000. Tentukan klausula yang melindungi kos tersebut.

[5 marks]

[5 markah]

CLO1
C4

- ii. Dr. Jibby owns a private hospital for women and children. He purchased both fire and business interruption insurance. Determine the provision related to business interruption insurance.

Dr Jibby memiliki sebuah hospital swasta untuk wanita dan kanak-kanak. Dia membeli kedua-dua insurans kebakaran dan gangguan perniagaan. Tentukan peruntukan yang berkaitan dengan insurans gangguan perniagaan.

[5 marks]

[5 markah]

QUESTION 3**SOALAN 3**CLO1
C3

- (a) Lestari hotel is a 20 storey building that is still under-construction with sum insured RM 400,000,000. The period of insurance for their CAR policy is from 1/1/2019 to 1/1/2021. The construction however faced delay due to flood. The insured is requesting for two extensions. Calculate the additional premium for the extensions requested as follows:

- Extension 1: 2/1/2021 to 2/7/2021
- Extension 2: 3/7/2021 to 3/11/2021.
- Rate is 0.09%.

Hotel Lestari ialah sebuah bangunan 20 tingkat yang masih dalam pembinaan dengan jumlah diinsuranskan sebanyak RM 400,000,000. Tempoh insurans untuk polisi CAR mereka adalah dari 1/1/2019 hingga 1/1/2021. Pembinaan bagaimanapun mengalami kelewatan akibat banjir. Orang yang diinsuranskan meminta dua lanjutan. Kirakan premium tambahan untuk permintaan lanjutan seperti berikut:

- *Lanjutan 1: 2/1/2021 hingga 2/7/2021*
- *Lanjutan 2: 3/7/2021 hingga 3/11/2021.*
- *Kadarnya ialah 0.09%.*

[5 marks]

[5 markah]

CLO1
C3

- (b) Alpha Medical (M) Sdn Bhd is a medical device assembler. It has poor housekeeping as the waste disposal procedures are poorly managed. Burning of wastes carried out around the plant. Analyze the risk associated with housekeeping.

Alpha Medical (M) Sdn Bhd ialah pemasang peranti perubatan. Ia mempunyai penjagaan kebersihan yang teruk kerana prosedur pelupusan sisa tidak diurus dengan baik. Pembakaran sisa dilakukan di sekitar kilang. Analisis risiko tentang penjagaan kebersihan.

[5 marks]

[5 markah]

CLO1
C4

- (c) The management Smile Dental Clinic wishes to purchase a fire insurance policy, and they ask for a fire premium quotation. Assume that you are the underwriter of Allianz Insurance, determine the premium charged for them based on the following info:

Pihak pengurusan Klinik Pergigian Smile ingin membeli polisi insurans kebakaran, dan mereka meminta sebut harga premium kebakaran. Andaikan anda adalah pengunderit Allianz Insurance, tentukan premium yang dikenakan untuk mereka berdasarkan maklumat berikut:

Insured Name <i>Nama yang disinsuranskan</i>	Smile Dental Clinic
Construction class description <i>Deskripsi kelas pembinaan</i>	Entirely of incombustible materials (brick-wall).
Sum Insured <i>Jumlah yang diinsuranskan</i>	RM 400,000 (Building)
Additional perils <i>Perils tambahan</i>	Flood & Sprinkler leakage (Building)
Detariff /Detarif	25%

[10 marks]

[10 markah]

QUESTION 4**SOALAN 4**CLO1
C2

- (a) The process of notifying an insurance company that a loss has occurred and the policyholder intends to seek compensation is known as claims notification. Interpret the operation behind the claim's notification stage.

Proses memberitahu syarikat insurans bahawa kerugian telah berlaku dan pemegang polisi berhasrat untuk mendapatkan pampasan dikenali sebagai pemberitahuan tuntutan. Tafsirkan operasi disebalik peringkat pemberitahuan tuntutan.

[10 marks]
[10 markah]

CLO1
C3

- (b) The operation of claim procedure is subjected to several conditions. Write an elaboration of the following terms in relation to claims procedure:

Pengendalian prosedur tuntutan adalah tertakluk kepada beberapa syarat. Tulis butiran terma berikut berhubung dengan prosedur tuntutan:

- i. Onus of one proof / *Tanggungjawab pembuktian*

[5 marks]
[5 markah]

- ii. Average Conditions / *Syarat Purata*

[5 marks]
[5 markah]

SOALAN TAMAT

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
(10)	RESIDENTIAL PROPERTIES					
1001	Dwellings	0.052	0.064	0.139	0.222	1
1008	Flats and Apartments (if with shops and/or businesses not exceeding 20% of the total floor area- Non-Hazardous Trades only)	0.057	0.071	0.114	0.170	1C & 3A
(11)	RETAIL TRADING					
1102	General merchandise	0.229	0.289	0.470	1.142	3A
1106	Departmental stores, emporiums, supermarkets, mini-markets and shopping complexes	0.133	0.171	0.263	0.636	3A
1112	Laundries/laundrettes and dry cleaners	0.283	0.354	0.425	0.567	
1114	Market / Wholesale Market (Wet)	0.217	0.272	0.436	1.089	3A
1116	Hair Dressing Salon/Beauty Salon	0.193	0.243	0.388	0.971	
1118	Signboard Maker/Frame Maker Premises	0.415	0.519	0.830	1.661	
(12)	HOTELS, OFFICES, OTHER SIMPLE OCCUPANCIES					
1202	Hotels, boarding houses, rest houses and chalets	0.114	0.143	0.172	0.229	
1204	Office Buildings and contents - not more than 50% of the total floor area occupied for retail trading purposes NB : If more than 50% of the total floor area occupied for retail trading purposes, to rate under general merchandise	0.055	0.068	0.117	0.166	1D
1208	Universities, colleges and schools	0.084	0.105	0.168	0.252	1A
1210	Research and Scientific Institutes and Laboratories	0.134	0.168	0.267	0.401	
1212	Hospitals, nursing homes, orphanages, welfare homes, veterinary surgeries and animal hospitals	0.080	0.100	0.160	0.239	
1214	Doctors and dentists clinics/surgeries and consulting rooms	0.106	0.132	0.212	0.550	
1216	Religious institutions, libraries and museums	0.062	0.077	0.122	0.185	
1218	Funeral parlour and crematoria	0.094	0.118	0.190	0.285	
1220	Botanical and Zoological gardens, aquaria and fungus farm	0.075	0.094	0.152	0.228	

APPENDIX II

SPECIAL PERILS

No.	Special Perils	Rate
1.	Aircraft Damage	0.005%
2.	Earthquake & Volcanic Eruption	0.010%
3.	Storm & Tempest	0.015%
4.	Flood	0.086%
5.	Explosion	
	i) Industrial without boilers	0.006%
	ii) Industrial with boilers	0.008%
	iii) Non-Industrial without boilers	0.005%
	iv) Non-Industrial with boilers	0.008%
6.	Impact Damage	
	i) Excluding insured's own vehicle	0.004%
	ii) Including insured's own vehicle	0.004%
7.	Bursting or overflowing of water tanks, apparatus or pipes	
	i) Building exceeding five (5) storeys (including mezzanie)	0.006%
	ii) Others	0.005%
8.	Electrical Installations Clause (B)	0.056%
9.	Bush/Lalang Fire	0.005%
10.	Subsidence & Landslip	0.081%
11.	Spontaneous Combustion	
	i) Fire Only	0.081%
	ii) Full Cover	0.161%
12.	Riot, Strike and Malicious Damage	
	i) Residential Properties	0.010%
	ii) Other than Residential Properties	0.014%
13.	Damage by falling tree or branches and objects therefrom	0.010%
14.	Cold Storage Clause B	0.010%
15.	Smoke Damage	10% of Basic Fire Rate
16.	Goods and Stocks undergoing any Heating or Drying Process	0.010% of Sum Insured or 10% of basic fire rate whichever is higher
17.	Sprinkler Leakage	
	i) Buildings	0.005%
	ii) Contents	0.025%
	iii) Deletion of exclusion (d) and/or (e)	10% loading on the Sprinkler Leakage rate