

SULIT



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

JABATAN PERDAGANGAN

PENILAIAN ALTERNATIF

SESI DIS 2020

DPN40073 : PROPERTY AND PECUNIARY INSURANCE

NAMA PENYELARAS KURSUS : INTAN SYAFIQAH MOHD SHAH

KAEDAH PENILAIAN : PEPERIKSAAN ONLINE

JENIS PENILAIAN : ESEI (2 SOALAN)

TARIKH PENILAIAN : 8 JULAI 2021

TEMPOH PENILAIAN : 1 JAM

LARANGAN TERHADAP PLAGIARISM (AKTA 174)

**PELAJAR TIDAK BOLEH MEMPLAGIAT APA-APA IDEA, PENULISAN, DATA
ATAU CIPTAAN ORANG LAIN. PLAGIAT ADALAH SALAH SATU
PENYELEWENGAN AKADEMIK. SEKIRANYA PELAJAR DIBUKTIKAN
MELAKUKAN PLAGIARISM, PENILAIAN BAGI KURSUS BERKENAAN AKAN
DIMANSUHKAN DAN DIBERI GRED F DENGAN NILAI MATA 0.**

**(RUJUK BUKU ARAHAN-ARAHAN PEPERIKSAAN DAN KAEDAH PENILAIAN (Diploma) EDISI 6, JUN 2019,
KLAUSA 17.3)**

50 MARKS
50 MARKAH

INSTRUCTION:

This section consists of **TWO (2)** structured essay questions. Answer **ALL** questions.

ARAHAN :

*Bahagian ini mengandungi **DUA (2)** soalan esei berstruktur. Jawab **SEMUA** soalan.*

QUESTION 1

SOALAN 1

CLO1
C2

- (a) Mission Chips Sdn Bhd, a tortilla chips manufacturer, is in the process of purchasing a fire insurance policy. Categorize the choices of fire insurance coverage that Mission Chips Sdn Bhd can choose.

Mission Chips Sdn Bhd merupakan pengeluar kerepek tortilla sedang dalam proses untuk membeli insurans kebakaran. Kategorikan pilihan perlindungan insurans kebakaran yang boleh dipilih oleh Mission Chips Sdn Bhd.

[5 marks]

[5 markah]

CLO1
C4

- (b) Suria KLCC is an iconic megamall in Kuala Lumpur concerned about natural disaster damage, which might cause severe damage to their building. Analyze the concern to determine **THREE (3)** suitable fire extraneous perils coverage to address their concern.

*Suria KLCC merupakan pusat membeli belah yang ikonik di Kuala Lumpur. Pihak pengurusan Suria KLCC bimbang tentang bencana alam yang boleh menyebabkan bangunan mereka rosak teruk sekiranya ia berlaku. Analisis kebimbangan mereka untuk menentukan **TIGA (3)** perlindungan tambahan kebakaran yang sesuai untuk menangani kebimbangan mereka.*

[6 marks]

[6 markah]

CLO1
C4

- (c) There are two types of engineering insurance commonly sought by contractors: Contractor All Risk and Erection All Risk. Differentiate the nature of these two policies.

Terdapat dua jenis insurans kejuruteraan yang selalunya diambil oleh kontraktor iaitu "Contractor All Risk and Erection All Risk". Bezakan sifat kedua-dua polisi ini.

[10 marks]

[10 markah]

CLO1
C4

- (d) "An explosion destroyed a warehouse at Samalaju Steel plant. When the explosion subsided, debris and rubble were scattered throughout the plant compound. It needs to be cleared out."

"Kejadian letupan telah memusnahkan gudang di kilang Samalaju Steel. Apabila letupan telah reda, serpihan dan runtuh berselerak di kawasan kilang. Ia perlu dibersihkan."

Correlate an appropriate clause to match the situation above.

Hubungkaitkan klausa yang berpadanan dengan situasi yang diatas.

[4 marks]

[4 markah]

QUESTION 2

SOALAN 2

- (a) Wondermilk Café is a hipster café. The management of the café wishes to purchase a fire insurance policy, and they ask for a fire premium quotation. Assume that you are the underwriter of Takaful Sincere Berhad.

Wondermilk Café merupakan kafe gaya terkini. Pihak pengurusan kafe ingin membeli polisi insurans kebakaran dan mereka ingin mendapatkan sebut harga premium. Anggap diri anda sebagai underwriter di Takaful Sincere Berhad.

- i. You are required to prepare a premium quotation for them based on the following info:

Anda dikehendaki menyediakan sebut harga premium untuk mereka berdasarkan informasi dibawah:

Insured Name <i>Nama yang disinsuranskan</i>	Wondermilk Sdn Bhd
Business trademark <i>Tanda-dagang perniagaan</i>	“Baking you happy every day”
Construction class description <i>Deskripsi kelas pembinaan</i>	Wall: partly of brick, partly concrete, Open-sided sheds with non-combustible columns. <i>Dinding: Separa batu-bata, separa konkrit, ruangan terbuka dengan tiang tidak mudah terbakar.</i> Roof: The external covering to be an entire of non-combustible materials. <i>Bumbung: Luaran dilitupi bahan tidak mudah terbakar secara keseluruhannya.</i>
Business Occupation <i>Operasi Perniagaan</i>	Coffee shops and restaurants <i>Kedai kopi dan restoran.</i>
Sum Insured <i>Jumlah yang diinsuranskan</i>	Building, <i>Bangunan</i> : RM 2,000,000 Plant and machinery, <i>Jentera dan mesin</i> : RM 600,000 Stocks/stok: RM 800,000

CLO1
C3

Additional perils <i>Perils tambahan</i>	Flood / Banjir Explosion (Non industrial without boilers) / Letupan (<i>Bukan industri tanpa pemanas</i>) Bursting of water pipe (others) / <i>Pecahan paip air (lain-lain)</i>
Detariff discount request <i>Permintaan diskaun detariff</i>	30%

[11 marks]

[11 markah]

CLO1
C3

- ii. Calculate the premium for business interruption if Wondermilk Sdn Bhd have a gross profit sum insured of RM 2,400,000 per annum.
Kirakan premium untuk gangguan perniagaan sekiranya Wondermilk Sdn Bhd mempunyai sum insured keuntungan kasar RM 2,400,000 setahun.

[2 marks]

[2 markah]

CLO1
C2

- (b) Interpret **FIVE (5)** underwriting consideration for House Holder Houseowner risk.
Interpretasikan LIMA (5) pertimbangan pengunderaitan untuk risiko isi rumah dan pemilik rumah.

[10 marks]

[10 markah]

CLO1
C4

- (c) Characterize the nature of ex-gratia payment.
Gambarkan sifat pembayaran "ex-gratia".

[2 marks]

[2 markah]

SOALAN TAMAT

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
2720	Manufacture/assembly of mechanical plant, machinery, tools, equipment and appliances including boilers, turbines, engines, pumps, centrifugal separators, etc.	0.179	0.223	0.372	0.594	
(28)	MOTOR TRADE AND RELATED RISKS					
2802	Motor vehicles and cycles, bicycles and agricultural implements (premises used as showrooms and salesroom only)	0.228	0.285	0.570	1.424	4A,4B & 4C
2804	Motor repair workshops, garages and service stations (without spray painting)	0.184	0.229	0.344	0.688	
2806	Motor repair workshops, garages and service stations (with spray painting)	0.239	0.299	0.449	0.898	
2808	Motor vehicles in the open			0.102		
2810	Bus and coach depots :- (a) without repairs and servicing	0.140	0.175	0.262	0.349	6
2811	(b) with repairs and servicing	0.244	0.305	0.457	0.610	
2812	Car parks	0.097	0.121	0.133	0.181	
2818	Petrol stations	0.139	0.175	0.349	0.697	14 & 22
2820	Bus stops			0.133		
(29)	RESTAURANTS, PLACES OF RECREATION					
2902	Coffee shops and Restaurants	0.161	0.202	0.303	0.757	
2904	Sauna, turkish baths and massage parlours	0.279	0.348	0.523	0.696	
2905	Social/cultural/political/athletic and sports clubs, water theme parks	0.084	0.109	0.204	0.264	1A
2908	Night-clubs, bars, pubs, dance and musical halls	0.525	0.656	0.985	1.312	
2914	Amusement arcades/parks, billiard halls and snooker centres	0.202	0.252	0.379	0.506	
2915	Cyber Caf� (with or without food being served)	0.161	0.202	0.303	0.757	
(30)	UTILITIES					
3002	National Electricity Utility	REFER TO ASSOCIATION				
3004	Other Electricity Undertakings	REFER TO ASSOCIATION				
3006	Waste and garbage disposal plants	REFER TO ASSOCIATION				
3008	Power /Generator House, Pump House and Substation in privately owned factories and/or undertakings solely for own private consumption	0.105	0.131	0.209	0.314	
3010	Water treatment plants			0.056		

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 ii) Industrial with boilers iii) Non-Industrial without boilers iv) Non-Industrial with boilers	0.006% 0.008% 0.005% 0.008%
6.	Impact Damage i) Excluding insured's own vehicle ii) Including insured's own vehicle	0.004% 0.004%
7.	Bursting or overflowing of water tanks, apparatus or pipes i) Building exceeding five (5) storeys (including mezzanie) ii) Others	0.006% 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 ii) Full Cover	0.081% 0.161%
12.	Riot, Strike and Malicious Damage i) Residential Properties ii) Other than Residential Properties	0.010% 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 ii) Contents iii) Deletion of exclusion (d) and/or (e)	0.005% 0.025% 10% loading on the Sprinkler Leakage rate