

SULIT



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

JABATAN PERDAGANGAN

PENILAIAN ALTERNATIF

SESI 1 : 2021/2022

DPN40063 : MOTOR INSURANCE

NAMA PENYELARAS KURSUS : NOORHANEYZA BT MAT NOOR

KAEDAH PENILAIAN : PEPERIKSAAN ONLINE

JENIS PENILAIAN : SOALAN ESEI STRUKTUR (4 SOALAN)

TARIKH PENILAIAN : 4 FEBRUARI 2022

TEMPOH PENILAIAN : 2 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)**

SECTION A : 100 MARKS
BAHAGIAN A: 100 MARKAH

INSTRUCTION:

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

ARAHAN:

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

QUESTION 1
SOALAN 1

CLO1
 CI

- (a) Identify the meaning of liberalization of motor insurance.

Kenalpasti maksud liberalisasi dalam insurans kenderaan bermotor.

[5 marks]

[5 markah]

CLO1
 C2

- (b) Section 95 of Road Transport Act 1987 states the avoidance of restriction on scope of Third Party risk policies. Explain any **FIVE (5)** factors regarding the avoidance of restriction as provided in the above Section.

Seksyen 95 Akta Pengangkutan Jalan 1987 menyatakan berkenaan pengelakan had ke atas skop polisi risiko Pihak Ketiga . Terangkan LIMA (5) faktor mengenai pengelakkan had sebagaimana yang diperuntukkan dalam Seksyen di atas.

[10 marks]

[10 markah]

CLO1
 C3

- (c) Read the following case:

Baca kes yang berikut:

One Sunday afternoon while the insured was sleeping, his 16-year-old son took the car out for a joy ride with his girlfriend without the father's knowledge. Unfortunately, the boy lost control of the car and rammed into an oncoming motorcyclist. Accident caused extensive damage to the insured car, the motorcycle and seriously injured the motorcyclist. The boy escaped unscathed; his girlfriend was not so lucky. The police charged the son for reckless driving

and driving without a valid license. Arising from the accident, your company received claims from the following parties:

Pada suatu petang Ahad, semasa pemegang polisi sedang tidur, anak lelakinya yang berumur 16 tahun telah membawa kereta keluar dengan teman wanitanya tanpa pengetahuan bapanya. Malangnya, anak lelaki itu telah hilang kawalan kereta dan merempuh penunggang motosikal dari arah hadapan. Kemalangan menyebabkan kereta yang dinsuranskan rosak teruk, motosikal dan penunggang motosikal cedera parah. Anak lelaki tersebut melarikan diri tanpa sebarang kecederaan, namun teman wanitanya tidak bernasib baik. Polis telah mendakwa anak lelaki itu kerana memandu secara melulu dan memandu tanpa lesen. Hasil daripada kemalangan tersebut, syarikat anda menerima tuntutan dari pihak berikut :

- i. The motorcyclist for injuries sustained
Penunggang motosikal kerana kecederaan yang dialaminya
- ii. The girlfriend for damages to his motorcycle
Teman Wanita kerana mengalami kecederaan
- iii. The motorcyclist for damage to his motorcycle
Penunggang motosikal bagi kerosakan motosikalnya
- iv. The insured for damages to his car
Pemegang polisi bagi kerosakan kenderaanya

Assuming that the son is negligent for causing the accident, carry out based on your opinion the policy liability as in regards to the Road Transport Act 1987, in respect of each of the above claims?

Dengan mengandaikan bahawa budak lelaki itu cuai kerana menyebabkan kemalangan, jalankan dengan pendapat anda tentang tanggungan kepada polisi berkenaan Akta Pengangkutan Jalanraya 1987, untuk setiap tuntutan yang terlibat.

[10 marks]

[10 markah]

QUESTION 2
SOALAN 2

CLO1
C2

- (a) Interpret **FIVE (5)** document related to the insurance contract.
Tafsirkan LIMA (5) dokumen yang berkaitan dengan sesebuah kontrak insurans

[5 marks]

[5 markah]

CLO1
C3

- (b) Carry out the regulation treatment as to the Certificate of Insurance (CI):
Jalankan langkah-langkah yang di ambil untuk Sijil Insurans sekiranya:

i. In the event the insured cancelled his motor insurance policy
Sekiranya pemegang polisi membatalkan polisi insurans motornya

ii. Transfer of interest from the insured to another party
Pemindahan faedah daripada pihak yang diinsuranskan kepada pihak lain.

[5 marks]

[5 markah]

CLO1
C2

- (c) Explain the following condition that is applicable to the Private Car Insurance policy:
Terangkan syarat syarat berikut yang terdapat di dalam polisi Insurans Kenderaan Individu :

i. Duty of Disclosure
Kewajipan pendedahan

[5 marks]

[5 markah]

ii. Accident and Claim Procedures
Prosedur kemalangan dan tuntutan

[5 marks]

[5 markah]

CLO1
C3

- (d) En Adi insured his private car with ONEOFF Insurance Company under Comprehensive insurance policy. He has insured his car for more than 2 years. His period of insurance this year is from 25/1/2020 to 24/1/2021. The annual premium paid by him is RM 1250 (without stamp duty). However, En Adi was decided to cancel his policy on 1/4/ 2020.

En Adi telah menginsuranskan kereta beliau dengan Syarikat Insurans ONEOFF di bawah polisi Komrehensif. Beliau telah menginsuranskan kereta beliau dengan syarikat berkenaan lebih daripada 2 tahun. Tempoh perlinfungan polisi beliau adalah 25/1/2020 hingga 24/1/2021. Jumlah premium tahunan yang telah beliau bayar adalah RM 1250 (tanpa duti setem). Walaubagaimanapun En Adi berhasrat ingin membatalkan polisi beliau pada 1/4/2020.

- i) Is he entitled for a refund of premium?

Adakah beliau layak untuk mendapat pulangan premium?

[3 marks]

[3 markah]

- ii) Calculate the refund premium that he is entitled.

Kirakan jumlah pulangan premium yang En Adi layak.

[7 marks]

[7 markah]

QUESTION 3

SOALAN 3

CLO1
C3

- (a) Calculate the annual premium for the private car with reference to the following information:

Kirakan kada perimum tahunan untuk kenderaan bermotor berdasarkan maklumat yang diberikan :

Make of vehicle : Perodua Myvi
Registration number : BKC 302
Cubic capacity : 1595 cc
Year of make : 2020
Period of insurance : 10/7/2020-9/7/2021
Value of vehicle : RM65, 000
Cover : Comprehensive
Loading : Nil
Excess : Nil
NCD : 38.33%
Extra benefits : SRCC (0.30% of sum insured),
Windscreen damage : (15% of insured valued at RM650),
Flood : (0.50% of sum insured)

Buatan : *Perodua Myvi*
Nombor pendafftaran : *BKC 302*
Kuasa kuda : *1595 cc*
Tahun Pembuatan : *2020*
Tempoh perlindungan : *10/7/2020-9/7/2021*
Nilai kenderaan : *RM65, 000*
Perlindungan : *Comprehensive*
Tambahan : *Nil*
Lebihan : *Nil*
NCD : *38.33%*
Faedah tambahan : *SRCC (0.30% of sum insured),*
Kerosakan cermin : *(15% of insured valued at RM650),*
Banjir : *(0.50% of sum insured)*

[10 marks]

[10 markah]

CLO1
C3

- (b) The insured had taken up two (2) motor policies from two different insurers covering the same car details as stated below. Assuming the insured has a loss of RM5,000 that is covered by both insurers, by ignoring the excess and average. calculate the apportion of the loss for both insured.

Pemegang polisi telah mengambil dua (2) polisi motor daripada dua syarikat insurans yang berbeza yang melindungi kenderaan yang sama seperti yang dinyatakan dibawah. Dengan mengandaikan pemegang polisi mengalami kerugian sebanyak RM5,000 yang melindungi kedua-dua penanggung insurans, dengan mengabaikan lebihan dan purata. Kirakan pembahagian kerugian bagi kedua-dua orang yang diinsuranskan.

Basic information:

Sum Insured RM30,000 (insured A)

Sum Insured RM40,000 (insured B)

Maklumat asas:

Jumlah Diinsuranskan RM30,000 (Pemegang polisi A)

Jumlah Diinsuranskan RM40,000 (Pemegang polisi B)

[10 marks]

[10 markah]

CLO1
C4

- (c) Determine the basic headings may disputes arise over claims and identify how they may be resolved?

Tentukan tajuk asas pertikaian mungkin timbul ke atas tuntutan dan kenal pasti bagaimana mereka boleh diselesaikan?

[10 marks]

[10 markah]

QUESTION 4
SOALAN 4CLO1
C4

- (a) Differentiate the following terms for transactions of Motor Insurance products over the internet:

Bandingkan terma yang berikut untuk transaksi produk insurans yang menggunakan internet:

- i. **B2C** (Business to Consumer)

B2C (Perniagaan kepada Pengguna)

- ii. **B2B** (Business to Business)

B2B (Perniagaan kepada Peniagaan)

[5 marks]

[5 markah]

CLO1
C4

- (b) Illustrate the IT component system which is linked to the Point-of Sales (PoS) system and information which linked systems provide to the users at the PoS system.

Jelaskan system komponen IT yang dikaitkan dengan system Point of Sales (PoS) dan maklumat yang disediakan oleh oleh system yang dipautkan kepada pengguna di system PoS.

[10 marks]

[10 markah]

END OF QUESTION

SOALAN TAMAT

SCHEDULE PREMIUM

Private Car

Cubic Capacity Not Exceeding	Comprehensive (RM)		Third Party (RM)	Act (RM)
1400	273.80	Plus	120.60	109.35
1650	305.50	RM26.00	135.00	121.50
2200	339.10	for each	151.20	137.70
3050	372.60	RM1,000	167.40	153.90
4100	404.30	or part	181.80	166.05
4250	436.00	thereof on	196.20	178.20
4400	469.60	value	212.40	194.40
Over 4400	501.30	exceeding RM1000	226.80	206.55

Private Motorcycles

Cubic Capacity Not Exceeding	Comprehensive (RM)		Third Party (RM)	Act (RM)
50	71.40		29.40	26.70
100	94.80		35.20	31.15
125	118.20	Plus RM1.75	39.70	35.60
225	136.35	for each	48.65	44.55
350	177.55	RM100 or part	61.75	55.65
500	207.15	thereof on	70.65	64.60
500	236.45	value	79.35	71.25
Auto Cycles and Mechanically Assisted Pedal Cycles under 50cc	36.10	exceeding RM1,000	21.90	17.80
Auto Cycles and Mechanically Assisted Pedal Cycles over 50cc	47.60		21.90	17.80

**Third Party Fire and Theft – 75% of Comprehensive premium (endorsement
No 3(Q) must be used)**

**MAXIMUM PERMITTED LOADING ON PREMIUMS
PRIVATE CARS**

		Comprehensive, TP Fire & Theft	Act or Third Party
a) Age of vehicle	0-3 years	%	%
	Above 3-6 years	0	25
	Above 6-10 years	5	50
	Above 10 years	10	75
b) Driver's age, driving experience or occupation		15	25
	2 claims	15	50
c) Claim experience over preceding two years	More than 2 claims	25	100
d) Sports and other high performance car		25	50
Maximum cumulative loading		35	150

MOTOR CYCLES

		Comprehensive, TP Fire & Theft	Act or Third Party
a) Age of vehicle	0-3 years	%	%
	Above 3-6 years	0	25
	Above 6-10 years	5	50
	Above 10 years	10	75
b) Driver' s age, driving experience or occupation		15	25
	2 claims	10	25
c) Claim experience over preceding two years	More than 2 claims	15	50
		25	100
Maximum cumulative loading		30	150