

SULIT



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

JABATAN PERDAGANGAN

PENILAIAN ALTERNATIF

SESI 1:2021/2022

DPN40073 : PROPERTY AND PECUNIARY INSURANCE

NAMA PENYELARAS KURSUS : INTAN SYAFIQAH MOHD SHAH

KAEDAH PENILAIAN : PEPERIKSAAN ONLINE

JENIS PENILAIAN : SOALAN ESEI (4 SOALAN)

TARIKH PENILAIAN : 27 JANUARI 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)

STRUCTURE / ESSAY (100 marks)**STRUKTUR / ESEI (100 markah)****INSTRUCTION:**

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

ARAHAN:

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

QUESTION 1**SOALAN 1**CLO1
C1

- a) A business owner should have fire and business interruption insurance to ensure full protection against disaster. Describe how fire and business interruption works mutually.

Pemilik perniagaan harus mempunyai insurans kebakaran dan gangguan perniagaan untuk memastikan perlindungan penuh terhadap bencana. Terangkan bagaimana insurans kebakaran dan gangguan perniagaan saling berfungsi.

[5 marks]

[5 markah]

CLO1
C2

- b) KLIA 2 is a domestic airport in Malaysia which is built on a low ground. Assume that you are the insurance agent, elaborate **FOUR (4)** suitable extraneous perils in fire insurance that can be taken by KLIA 2.

*KLIA 2 merupakan lapangan terbang domestik di Malaysia yang dibina di kawasan tanah rendah. Anggap anda adalah seorang agen insurans, terangkan **EMPAT (4)** peril tambahan yang sesuai diambil oleh KLIA 2 didalam insurans kebakarannya.*

[10 marks]

[10 markah]

- c) Construction insurance commonly sought by contractors to cover its construction project such as house development, office development or road construction. Write about the coverage sections in the policy.

Insurans pembinaan yang biasa dicari oleh kontraktor untuk melindungi projek pembinaannya seperti pembangunan rumah, pembangunan pejabat atau pembinaan jalan. Tuliskan bahagian perlindungan dalam polisi.

[10 marks]

[10 markah]

CLO1
C4

- d) Pavillion is a megamall in KL. Auto-pay machine, CCTV and travelator are utilized to keep the mall operating efficiently. Determine a suitable policy to cover these properties.

Pavillion adalah megamall di KL. Mesin bayar automatik, CCTV dan alat pengembara digunakan untuk memastikan pusat membeli-belah beroperasi dengan cekap. Tentukan polisi yang sesuai untuk melindungi harta benda ini.

[10 marks]

[10 markah]

QUESTION 2

SOALAN 2

CLO1
C3

- a) Rama has a small factory with sum insured of RM 60,000, stocks RM 10,000 and printer machines RM 3,000 and he has to pay RM 200 maintenance fees every month. His insurance broker, advised him to include a 10% escalation clause in his property insurance policy. Calculate the total sum insured.

Rama mempunyai sebuah kilang kecil dengan jumlah diinsuranskan RM 60,000, stok RM 10,000 dan mesin pencetak RM3,000. Broker insurans menasihatinya supaya menambah 10% "escalation clause" didalam insurans harta bendanya. Nilaikan jumlah sum insured.

[5 marks]

[5 markah]

CLO1
C3

- b) There is an art gallery in Ipoh recently damaged due to flood and in the process of claiming from the insurance company. Apply this scenario with “reinstatement clause”.

Terdapat sebuah galeri seni di Ipoh rosak disebabkan banjir. Aplikasikan senario ini dengan klausa “reinstatement”.

[10 marks]

[10 markah]

c)

CLO1
C4

JOHOR BHARU: A storage area at a factory on Jalan Sungai Tiram, Batu 4 1/2, Ulu Tiram was gutted in a fire on Tuesday- The Star, 23 November 2021.

Sebuah kawasan simpanan di sebuah kilang di Jalan Sungai Tiram, Batu 4 1/2, Ulu Tiram hangus dalam kebakaran pada Selasa- The Star, 23 November 2021

Apply an appropriate clause to match this situation if there were machinery that survived but needed to be moved to another location to make way for repair.

Tentukan klausa yang sesuai untuk memadankan keadaan ini jika terdapat stok yang terselamat tetapi perlu dipindahkan ke lokasi lain bagi memberi laluan untuk pembaikan.

[10 marks]

[10 markah]

QUESTION 3**SOALAN 3**CLO1
C3

- a) A mansion with a market value of RM 300,000 with fire insurance coverage of RM 200,000 had suffered a loss of RM 6,000 due to flood. Compute the claim payable by insurance company followed by your explanation.

Sebuah rumah agam mempunyai harga pasaran RM 300,000 dengan perlindungan insurans kebakaran pada RM 200,000 telah mengalami kerugian RM 6,000 disebabkan banjir. Kirakan tuntutan yang dibayar oleh syarikat insurans diikuti dengan peneragan anda.

[5 marks]

[5 markah]

CLO1
C3

- b) Greenfield apartment is still under-construction. The period of insurance for their CAR policy is from 1/1/2019 to 1/1/2021. The construction however faced delay due to COVID19 Movement Control Order by the government. The insured is requesting for two extensions, firstly from 2/1/2021 to 2/7/2021 and secondly from 3/7/2021 to 3/11/2021. The sum insured is RM 200,000,000 and the rate is 0.09%. Determine the additional premium for the extensions request.
- Pangsapuri Greenfield ialah bangunan 13 tingkat yang masih dalam pembinaan. Tempoh insurans untuk polisi CAR mereka adalah dari 1/1/2019 hingga 1/1/2021. Pembinaan itu bagaimanapun menghadapi kelewatan berikutan Perintah Kawalan Pergerakan COVID19 oleh kerajaan. Pihak yang diinsuranskan meminta dua sambungan, pertama dari 2/1/2021 hingga 2/7/2021 dan kedua dari 3/7/2021 hingga 3/11/2021. Jumlah diinsuranskan ialah RM 200,000,000 dan kadarnya ialah 0.09%. Tentukan premium tambahan untuk permintaan sambungan.*

[5 marks]

[5 markah]

CLO1
C4

- c) The management of Weil hotel wishes to purchase a fire insurance policy, and they ask for a fire premium quotation. Assume that you are the underwriter of Etiqa General Takaful Berhad. Determine the premium that will be charged on them based on the following info:

Pihak pengurusan Hotel Weil ingin membeli polisi insurans kebakaran dan mereka ingin mendapatkan sebut harga premium. Anggap diri anda sebagai underwriter di Etiqa General Takaful Berhad, tentukan premium yang akan dikenakan kepada mereka berdasarkan informasi berikut:

Insured Name <i>Nama yang disinsuranskan</i>	Weil Café & Hotel
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: Seluruh bahagian luaran dilitupi bahan tidak mudah terbakar.</i>
Business Occupation <i>Operasi Perniagaan</i>	Hotel/Hotel
Sum Insured <i>Jumlah yang diinsuranskan</i>	Building/Bangunan : RM 3,000,000 Plant and machinery/Jentera dan mesin : RM 200,000 Stocks/stok: RM 800,000
Additional perils <i>Perils tambahan</i>	Flood / Banjir Bursting of waterpipe (others) / Pecahan paip air. (lain-lain)
Detariff	30%

[10 marks]

[10 markah]

QUESTION 4**SOALAN 4**CLO3
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 claims notification stage.

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

[10 marks]

[10 markah]

CLO3
C4

- b) Examine the following scenarios:

Selidik senario dibawah:

- i. Amir is an engineer who has passion in investigating complex or contentious claims on behalf of insurance companies. Determine a suitable career for Amir in insurance industry and its roles.

Amir ialah seorang jurutera yang meminati penyiasatan rumit dan perbalahan didalam tuntutan bagi pihak syarikat insurans. Tentukan kerjaya yang bersesuaian untuk Amir di industri insurans dan peranannya.

[5marks]

[5 markah]

- ii. Amira is considering to buy a householder and houseowner insurance. She needs to understand what are the types of claim settlement available if she wants to claim from her insurance company. Determine the **TWO (2)** methods of claim settlement.

Amira sedang mempertimbangkan untuk membeli insurans rumah dan pemilik rumah. Dia perlu memahami apakah jenis penyelesaian yang ada jika dia ingin menuntut daripada syarikat insuransnya. Tentukan DUA (2) kaedah penyelesaian tuntutan.

[5 marks]

[5 markah]

END OF QUESTIONS

SOALAN TAMAT

APPENDIX I

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
(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