

SULIT



**BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK
KEMENTERIAN PENDIDIKAN TINGGI**

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2017

DPN3013: MOTOR INSURANCE

TARIKH : 28 OKTOBER 2017

MASA : 8.30 PAGI - 10.30 PAGI (2 JAM)

Kertas ini mengandungi TUJUH (7) halaman bercetak.

Esei (4 soalan)

Dokumen sokongan yang disertakan : Jadual premium

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

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
C1
- (a) State **FIVE (5)** reasons for the implementation of the Kejara System.
Nyatakan LIMA (5) sebab Sistem Kejara dilaksanakan.
- [5 marks]
[5markah]
- CLO1
C2
- (b) Explain the content of the following section :
Terangkan kandungan yang terdapat di dalam seksyen tersebut:
- i) Section 90 (3) of Road Transport Act 1987
Seksyen 90(3) di bawah Akta Pengangkutan Jalanraya 1987
- [5 marks]
[5markah]
- ii) Section 91 (2) of Road Transport Act 1987.
Seksyen 91(2) di bawah Akta Pengangkutan Jalanraya 1987.
- [5 marks]
[5markah]
- CLO1
C2
- c) Discuss **FIVE (5)** objective of Motor Insurer's Bureau (MIB).
Bincangkan LIMA (5) objektif penubuhan Motor Insurer's Bureau (MIB).
- [10 marks]
[10 markah]

QUESTION 2
SOALAN 2

CLO2
C1

- (a) Identify the scale for No Claims Discount (NCD) from Private Car and Motorcycle Insurance.

Kenalpasti skala Diskaun Tanpa Tuntutan (NCD) daripada Insurans Kenderaan Persendirian dan Insurans Motorsikal.

[5 marks]
[5 markah]

CLO2
C1

- (b) Describe the conditions below:

Terangkan berkenaan syarat di bawah :

- i) Subrogation clause [5 marks]
Klausa subrogasi [5markah]
- ii) Arbitration clause. [5 marks]
Klausa Timbangtara. [5 markah]

CLO2
C2

- (c) Describe with appropriate examples what is meant by "betterment".

Huraikan maksud "penambahbaikan". Berikan jawapan anda berserta contoh.

[5 marks]
[5 markah]

CLO2
C3

- (d) Section A of the standard PIAM Private Car policy covers "collision or overturning by wear and tear". The same policy also carries an exclusion regarding "wear and tear". Do you think this is a contradiction? Illustrate with appropriate examples, the scope of coverage and exclusion in relation to "wear and tear".

Seksyen A di bawah dasar Polisi Kenderaan Persendirian PIAM memberi perlindungan merangkumi "perlanggaran atau terbalik akibat haus dan lusuh". Polisi yang sama juga ada pengecualian mengenai "haus dan lusuh". Adakah anda fikir ini adalah bercanggah? Terangkan jawapan anda dengan memberikan contoh yang sesuai berkaitan skop perlindungan dan pengecualian berkaitan "haus dan lusuh".

[5 marks]
[5 markah]

QUESTION 3
SOALAN 3

CLO2
C1

- (a) Define proposal form and identify **THREE (3)** main purposes of proposal form.

Definisikan borang cadangan dan kenalpasti TIGA(3) tujuan utama penyediaan borang cadangan.

[5 marks]
[5 markah]

CLO2
C3

- (b) En. Ammar has been driving his car for the past three (3) years. The following information is regarding the car owned by En Ammar.

En. Ammar telah memandu keretanya selama tiga (3) tahun. Butir-butir berikut adalah kenyataan mengenai kereta yang dimiliki oleh En Ammar.

Make/type/ <i>Buatan</i>	Proton PREVE
Registration number/ <i>No pendaftaran</i>	JRL 6399
Period of Insurance/ <i>Tempoh perlindungan</i>	4.6.2016 -3.6.2017
Cubic capacity/ <i>Kuasa enjin</i>	1498 c.c
Year manufactured/ <i>Tahun Pembuatan</i>	2015
Sum insured/ <i>Nilai perlindungan</i>	RM70,000
Cover / <i>Perlindungan</i>	Comprehensive Private Car Policy/ <i>Polisi Perlindungan Komprehensif Kereta Persendirian</i>
Loading/ <i>"Loading"</i>	Nil / <i>Tiada</i>
Excess/ <i>Lebihan</i>	RM1000
Extra benefit/ <i>Perlindungan tambahan</i>	Riot Strike Malicious Damage / <i>Rusuhan, Mogok dan Niat Jahat</i> Windscreen Damage RM1000 / <i>Kerosakan Cermin RM1000</i> Flood / <i>Banjir</i> Named Driver RM40 / <i>Nama Pemandu RM 40</i>
Stamp duty/ <i>Duti setem</i>	RM 10.
GST/ <i>Cukai perkhidmatan kerajaan</i>	6%

Calculate the total premium payable for En. Ammar's car for the year 2017, inclusion of NCD of 25%.

Kirakan jumlah premium yang perlu dibayar sekiranya NCD adalah 25%.

[10 marks]

[10markah]

CLO2
C4

(c) Explain FIVE (5) basic release options under Bail Bond.

Jelaskan LIMA (5) pelepasan asas di bawah Bon Jaminan.

[10 marks]

[10 markah]

QUESTION 4

SOALAN 4

CLO2
C3

(a) List the following documents that need to be submitted in the event of motor insurance claims.

Senaraikan dokumen-dokumen berikut yang mesti dikemukakan kepada penanggung insurans sekiranya membuat tuntutan insurans kenderaan bermotor.

- i. Own damage claim
Tuntutan kerosakan sendiri
- ii. Personal injury claim.
Tuntutan kecederaan individu.

[10 marks]

[10 markah]

CLO2
C3

(b) Insurance internet websites can be divided into TWO (2) types. Interpret both of them.

Laman sesawang internet insurans boleh dibahagikan kepada DUA (2). Tafsirkan kedua-duanya.

[5 marks]

[5 markah]

CLO2
C4

(c) Differentiate the functions of the following support service bodies.

Bezakan fungsi badan perkhidmatan sokongan berikut .

- i. Motor Data Research Consortium Malaysia (MRC).
Motor Data Research Consortium Malaysia (MRC).
- ii. Insurance Services Malaysia Berhad (ISM).
Insurance Services Malaysia Berhad (ISM).

[10 marks]

[10 markah]

SOALAN TAMAT

SCHEDULE PREMIUM

Cubic Capacity Not Exceeding	Comprehensive (RM)	Third Party (RM)	Act (RM)
1400	273.80	120.60	109.35
1650	305.50	135.00	121.50
2200	339.10	151.20	137.70
3050	372.60	167.40	153.90
4100	404.30	181.80	166.05
4250	436.00	196.20	178.20
4400	469.60	212.40	194.40
Over 4400	501.30	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	39.70	35.60
225	136.35	48.65	44.55
350	177.55	61.75	55.65
500	207.15	70.65	64.60
500	236.45	79.35	71.25
Auto Cycles and Mechanically Assisted Pedal Cycles under 50cc	36.10	21.90	17.80
Auto Cycles and Mechanically Assisted Pedal Cycles over 50cc	47.60	21.90	17.80