

**TOKIO MARINE COMBINED ALL RISKS PLUS  
POLICY SCHEDULE / JADUAL POLISI**

**POLICY NO / NO POLISI : ZPP-Z0039814-WA-AGY-23**

GCB COURT MANAGEMENT CORPORATION

NO 332B (GROUND FLOOR)  
JALAN AMPANG  
KUALA LUMPUR  
50450 W.P. KUALA LUMPUR

WA-04-0006337N (WA-000752) ANG GAIK POH

TEL :

In saving the earth and supporting the "**GREEN**" project, Tokio Marine Insurans (Malaysia) Berhad has adopted a paper less printing concept.

Please log on to our website "[www.tokiomarine.com](http://www.tokiomarine.com)" to view or to print the English and/or Bahasa Malaysia language Policy wording, terms, conditions and exclusions. For further enquiries, please contact your insurance intermediary or any of our offices as shown on the last page of this Policy Schedule.

If you have any complaints or feedbacks, you may call or write to our Customer Engagement Centre (Complaints Unit) at [letusknow@tokiomarine.com.my](mailto:letusknow@tokiomarine.com.my) or 1800 88 0812.

*Jika anda mempunyai sebarang aduan atau maklumbalas, sila menghubungi unit aduan kami melalui [letusknow@tokiomarine.com.my](mailto:letusknow@tokiomarine.com.my) atau 1800 88 0812.*

**[www.tokiomarine.com](http://www.tokiomarine.com)**

Your policy wording code :

**ZPP10518**

**ORIGINAL**

*Your Insurance Partner*  
*Rakan Insurans Anda*



TOKIO MARINE COMBINED ALL RISKS PLUS  
POLICY SCHEDULE / JADUAL POLISI

POLICY NO. / NO. POLISI : ZPP-Z0039814-WA-AGY-23

REPLACING COVER NOTE NO. : MENGGANTIKAN NO. NOTA PERLINDUNGAN	PREMIUM : RM 47,428.04 PREMIUM
REPLACING POLICY NO. : MENGGANTIKAN NO. POLISI	REBATE 15.00% : RM 7,114.21 REBET
ACCOUNT CODE : WA-04-0006337N (WA-000752) KOD AKAUN ANG GAIK POH	SERVICE TAX : RM 2,418.83 CUKAI PERKHIDMATAN

THE INSURED : GCB COURT MANAGEMENT CORPORATION PIHAK DIINSURANSKAN	STAMP DUTY : RM 10.00 DUTI SETEM
---	-------------------------------------

ADDRESS : NO 332B (GROUND FLOOR) ALAMAT JALAN AMPANG KUALA LUMPUR 50450 W.P. KUALA LUMPUR	TOTAL : RM 42,742.66 JUMLAH
	ANNUAL PREMIUM : RM 47,428.04 PREMIUM TAHUNAN

POSTCODE : 50450  
POSKOD

PERIOD OF INSURANCE : FROM 01/01/2024 TO 31/12/2024 (BOTH DATES INCLUSIVE)  
TEMPOH INSURANS DARI HINGGA (TERMASUK KEDUA-DUA TARIKH)  
ANY SUBSEQUENT PERIOD FOR WHICH YOU SHALL PAY AND WE SHALL AGREE TO ACCEPT A RENEWAL PREMIUM  
SEBARANG TEMPOH YANG SELANJUTNYA DIMANA ANDA HENDAKLAH MEMBAYAR DAN KAMI AKAN BERSETUJU UNTUK MENERIMA PEMBAHARUAN PREMIUM

RISKS DETAILS  
BUTIR-BUTIR RISIKO

TYPE OF PLAN : FLEXI PLAN	
ALAMAT RISIKO : GCB COURT CONDOMINIUM NO. 332B JALAN AMPANG 50450 KUALA LUMPUR	
OCCUPATION : CONDOMINIUM KEGUNAAN	
PIAM CODE : 1008B KOD PIAM	CONSTRUCTION : CLASS 1A CONSTRUCTION STRUKTUR BINAAN
RATE TYPE : Detariff Special Rating JENIS KADAR	
BASIC RATE : 0.035420 KADAR ASAS	
PERILS RATE : 0.081973 KADAR PERIL	

INTEREST INSURED

SECTION 1 - FIRE -----	SUM INSURED (RM) -----
1.01 ON ALL MOVEABLE AND IMMOVABLE PROPERTY OF THE INSURED OF EVERY DESCRIPTION OR HELD IN TRUST OR ON COMMISSION AS MORE SPECIFICALLY INSURED FOR WHICH THERE ARE RESPONSIBLE BROADLY DESCRIBED AS FOLLOWS:-	83,000,000.00
ON ALL MOVEABLE AND IMMOVABLE OF 21 STOREY CONDOMINIUM BUILDING INCLUDING FOUNDATION, RENOVATIONS ALL OUTBUILDING, ALL FIXTURES AND FITTINGS, ELECTRICAL INSTALLATIONS AND APPLIANCES, CONTROL PANELS, VCB HIGH TENSION (HT) & LOW VOLTAGE EQUIPMENT, SIGNAGE, PLATE GLASS, MANAGEMENT OFFICE FURNITURE AND EQUIPMENT, COMMON AREAS, COMMON FACILITIES, LIGHTING, SWIMMING POOL, GYM, GYM EQUIPMENT, MULTI-PURPOSE HALL, CAFETERIA, SHOPS, CHILDREN PLAYGROUND, GARDEN, LANDSCAPING, MANAGEMENT OFFICE, TNB SUBSTATIONS, DRAINS, MACHINERY AND EQUIPMENT USED WITHIN THE	



**TOKIO MARINE COMBINED ALL RISKS PLUS  
POLICY SCHEDULE /JADUAL POLISI**

**POLICY NO. :** ZPP-Z0039814-WA-AGY-23  
**NO. POLISI**

CONDOMINIUM BUILDING INCLUDING FIREFIGHTING SYSTEM, LIFTS, LIFTS MOTOR ROOMS, GENERATORS, PUMPS, PUMP HOUSE, WATER TANKS, PIPING, DOMESTIC WATER RACK SYSTEM DOMESTIC WATER FILTRATION SYSTEM, CCTVS, INTERCOM AND TELEPHONE SYSTEM, GUARD HOUSE, CONDOMINIUM SECURITY ACCESS SYSTEM, ALL INSIDE AND OUTSIDE APPURTENANCES ATTACHED HEREIN, BOUNDARY WALLS, GATES, FENCES, UNDERGROUND CABLING AND ELECTRICITY SYSTEMS, AND ALL OTHER STRUCTURES AND PROPERTIES WITHIN THE FENCED UP COMPOUND OF THE CONDOMINIUM WHICH ARE NOT SPECIFICALLY INSURED

1.02 ON PROPERTIES INSURED UNDER ITEM 1.01 WITH NOMINATED SUM INSURED FOR FLOOD EXTENSION 5,000,000.00

- ON GROUND FLOOR TO THIRD FLOOR AND ROOFTOP
- ON ALL INFRASTRUCTURE WITHIN THE SCHEME THAT ARE SWITCH ROOM, GENERATOR SET, SWIMMING POOLS, ROAD, DRAINS WATER RETICULATION, SEWERAGE, RETAINING WALL AND/OR PERIMETER FENCING, ELECTRICAL & TELEPHONE INFRAWORKS, EXTERNAL SECURITY SYSTEMS, LANDSCAPE, LIGHTINGS AND PROPERTY OF INSURED

1.03 ON PROPERTIES INSURED UNDER ITEM 1.01 WITH NOMINATED SUM INSURED FOR SUBSIDENCE & LANDSLIP (WITH DELETION OF EXCLUSION (A) UNDER STANDARD COVER) EXTENSION 2,000,000.00

**TOTAL  
JUMLAH** 90,000,000.00

**ADDITIONAL COVER/PERILS/WARRANTIES AS BELOW, SUBJECT TO THEIR RESPECTIVE CLAUSES/WARRANTIES/ENDORSEMENTS ATTACHED HERETO :-**

<u>CODE</u>	<u>DESCRIPTION</u>
P001	AIRCRAFT DAMAGE
P002	EARTHQUAKE AND VOLCANIC ERUPTION
P003	STORM TEMPEST
P010	SUBSIDENCE AND LANDSLIP (STANDARD COVER)
P013	DAMAGE BY FALLING TREES OR BRANCHES AND OBJECTS THEREFROM
P04A	FLOOD
P05C	EXPLOSION (NON-INDUSTRIAL WITHOUT BOILERS)
P06B	IMPACT DAMAGE (INCLUDING INSURED'S OWN VEHICLES)
P07A	BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES (BUILDINGS)
P10D	SUBSIDENCE AND LANDSLIP (WITH DELETION OF EXCLUSION (A) UNDER
P12A	RIOT STRIKE AND MALICIOUS DAMAGE

**MEMORANDUM**

-----  
IT IS HEREBY DECLARED AND NOTED THAT THE INSURED UNDER SECTION I - FIRE TO READ AS BELOW:-  
GCB COURT MANAGEMENT CORPORATION APPOINTED AS MANAGEMENT CORPORATION, ALL PRESENT AND FUTURE PROPRIETORS/OWNERS AND/OR THE RESPECTIVE INDIVIDUAL FINANCIAL INSTITUTIONS F.T.R.R.& I.

<u>SECTION 2 - MONEY</u>	<u>ESTIMATED ANNUAL CARRYINGS (RM)</u>	<u>LIMIT OF LIABILITY ANY ONE EVENT (RM)</u>
2.01 ON MONEY IN PREMISES		10,000.00
2.02 ON MONEY IN TRANSIT		10,000.00
2.03 ON MONEY IN LOCKED SAFE		10,000.00
2.04 DAMAGE TO SAFE/DRAWERS/CABINET/CASH REGISTER		1,000.00
<b>TOTAL JUMLAH</b>		<b>31,000.00</b>

**TERRITORIAL LIMIT :** WITHIN MALAYSIA

**SECTION 3 - BURGLARY** SUM INSURED (RM)



**TOKIO MARINE COMBINED ALL RISKS PLUS  
POLICY SCHEDULE /JADUAL POLISI**

**POLICY NO.** : ZPP-Z0039814-WA-AGY-23  
**NO. POLISI**

ON ALL PROPERTY OF EVERY DESCRIPTION BELONGING TO THE INSURED OR HELD BY THEM IN TRUST OR ON COMMISSION 50,000.00

(FIRST LOSS BASIS WITH FULL THEFT EXTENSION)

**TOTAL**  
**JUMLAH** 50,000.00

**SECTION 4 - GLASS**

SUM INSURED (RM)

ON ALL PLATE GLASS (FIRST LOSS BASIS)

50,000.00

**TOTAL**  
**JUMLAH** 50,000.00

**SECTION 5 - FIDELITY GUARANTEE**

AGGREGATE AMOUNT OF GUARANTEE

ON ALL EMPLOYEE OF MANAGEMENT CORPORATION UNDER THE PAYROLL

LIMIT (RM) ANY ONE OCCURRENCE (RM)  
30,000.00 30,000.00

**TOTAL**  
**JUMLAH** 30,000.00

**TERRITORIAL LIMIT** : WITHIN MALAYSIA

**SECTION 6 - MACHINERY BREAKDOWN**

SUM INSURED (RM)

ON ALL MACHINERY RELATED TO THE INSURED'S TRADE (LIFT, AIR-CONDITIONERS, GENERATORS, TRANSFORMERS, FIRE FIGHTING EQUIPMENT BARRIER GATE, PUMPS, CONTROL PANELS AND THE LIKE)

100,000.00

**TOTAL**  
**JUMLAH** 100,000.00

**SECTION 7 - ALL RISKS**

SUM INSURED (RM)

ON ALL TYPES OF OFFICE MACHINE AND EQUIPMENT OF MANAGEMENT CORPORATION OFFICE INCLUDING UNDER RENT, HIRE OR HELD IN CUSTODY AND ALL OTHER NOT SPECIFICALLY THEREIN

100,000.00

(EXCLUDING FIRE AND EXTRANEIOUS PERILS AS PROVIDED FOR AND INSURABLE IN ACCORDANCE WITHIN THE FIRE TARIFF AND BURGLARY)

**TOTAL**  
**JUMLAH** 100,000.00

**SECTION 8 - PUBLIC LIABILITY**

LIMIT OF INDEMNITY (RM)

- a) ANY ONE ACCIDENT
- b) ANY ONE PERIOD OF INSURANCE

1,000,000.00  
UNLIMITED

**TERRITORIAL LIMIT** : MALAYSIA

**SECTION 9 - GROUP PERSONAL ACCIDENT**

9.01 ON DEATH & PERMANENT DISABLEMENT

360,000.00

@ RM30,000.00 PER PERSON UP TO 12 EMPLOYEES  
MAX. LIMIT ANY ONE ACCIDENT (5 TIMES  
PRINCIPAL SUM INSURED)



**TOKIO MARINE COMBINED ALL RISKS PLUS  
POLICY SCHEDULE /JADUAL POLISI**

**POLICY NO. :** ZPP-Z0039814-WA-AGY-23  
**NO. POLISI**

SECTION 10 - ERROR & OMISSION -----	LIMIT OF INDEMNITY (RM) -----
a) ANY ONE ACCIDENT	2,000,000.00
b) IN AGGREGATE FOR THE PERIOD OF INSURANCE	2,000,000.00

**TERRITORIAL LIMIT :** WITHIN MALAYSIA

**BUILDING MANAGEMENT :** GCB COURT CONDOMINIUM  
NO. 332B JALAN AMPANG  
50450 KUALA LUMPUR

**RETROACTIVE DATE :** 22/11/2017 (EXCLUDING ANY KNOWN CLAIMS  
& CIRCUMSTANCES)

**TYPE OF PLAN :** FLEXI

**SUBJECT TO THE FOLLOWING CLAUSES / WARRANTIES / ENDORSEMENTS AS PRINTED ON THE POLICY OR ATTACHED HERETO :-  
TERTAKLUK KEPADA FASAL-FASAL / WARRANTI / ENDORSMEN BERIKUT SEPERTI TERCATAT DALAM POLISI ATAU DILAMPIR BERSAMA :-**

<b>CODE</b> <b>KOD</b>	<b>DESCRIPTION</b> <b>KETERANGAN</b>
W026	PREMIUM WARRANTY
C061	POLICY INTERPRETATION CLAUSE
C062	PROPERTY DAMAGE CLARIFICATION CLAUSE
N202	SERVICE TAX CLAUSE
C059	PLANT AND MACHINERY ERECTION CLAUSE
C060	DATE RECOGNITION CLAUSE
C063	RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE
H032	NOTICE TO ALL POLICYHOLDER
ZP01	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 1 - FIRE AND SPECIAL PERILS
ZP02	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 2 - MONEY
ZP03	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 3 - BURGLARY
ZP04	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 4 - GLASS
ZP05	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 5 - FIDELITY GUARANTEE
ZP06	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 6 - MACHINERY BREAKDOWN
ZP07	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 7 - ALL RISKS
ZP08	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 8 - PUBLIC LIABILITY
ZP09	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 9 - GROUP PERSONAL ACCIDENT
ZP10	STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 10 - ERROR & OMISSION
C000	APPLICABLE TO SECTION 1 ONLY
P001	AIRCRAFT DAMAGE
P002	EARTHQUAKE AND VOLCANIC ERUPTION
P003	STORM TEMPEST
P010	SUBSIDENCE AND LANDSLIP (STANDARD COVER)
P013	DAMAGE BY FALLING TREES OR BRANCHES AND OBJECTS THEREFROM
P004	FLOOD
P05C	EXPLOSION
P06B	IMPACT DAMAGE (INCLUDING INSURED'S OWN VEHICLES)
P07A	BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES
P10D	SUBSIDENCE AND LANDSLIP (WITH DELETION OF EXCLUSION (A) UNDER STANDARD COVER)
P12A	RIOT STRIKE AND MALICIOUS DAMAGE
C06A	MORTGAGEE (CHARGE) CLAUSE 1
W01C	RESTRICTION OF MERCHANDISE WARRANTY 1C (NOT EXCEEDING 20% OF TOTAL FLOOR AREA)
W03A	STORAGE OF HAZARDOUS GOODS WARRANTY A



TOKIO MARINE COMBINED ALL RISKS PLUS  
POLICY SCHEDULE / *JADUAL POLISI*

POLICY NO. : ZPP-Z0039814-WA-AGY-23  
*NO. POLISI*

TOKIO MARINE INSURANS (MALAYSIA) BERHAD



ISSUED AT KL MARKETING AGENCY  
*DIKELUARKAN DI*  
TAUFIQ

ON 14/12/2023  
*PADA*

(AUTHORISED SIGNATORY)  
*(TANDATANGAN YANG SAH)*

**CLAUSES / WARRANTIES / ENDORSEMENTS**  
**FASAL-FASAL / WARRANTI / ENDORSMEN**

**POLICY NO. :** ZPP-Z0039814-WA-AGY-23  
**NO. POLISI**

**W026 PREMIUM WARRANTY**

**C061 POLICY INTERPRETATION CLAUSE**

**C062 PROPERTY DAMAGE CLARIFICATION CLAUSE**

**N202 SERVICE TAX CLAUSE**

In compliance with the implementaion of Service Tax on 1 September 2018 ("Effective Date"), it is hereby declared that Tokio Marine Insurans (Malaysia) Berhad ("TMIM") is required to charge the Insured and the Insured is liable to pay TMIM the Service Tax due on policies commencing on and after the Effective Date and the pro-rated premium for the period of the Policy that spans over the Effective Date. The obligation of the Insured to pay Service Tax shall form part of the terms and conditions of the Policy.

**C059 PLANT AND MACHINERY ERECTION CLAUSE**

It is understood and agreed that the Policy is extended to cover installation/erection of plant and machinery including testing and commissioning within the factory premises or compound subject to a limit of ..... (as stated in Policy Schedule) any one loss and in the aggregate.

Notwithstanding other terms and conditions herein, this section of the Policy shall only pay in excess of more specific insurance, if any arranged in respect installation/erection of plant and machinery. The deductibles applicable to the policy shall not apply where the amount payable under such other insurances exceeds the deductibles herein but in no case shall any loss be payable below the deductible amount.

**C060 DATE RECOGNITION CLAUSE**

**C063 RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE**

**H032 NOTICE TO ALL POLICYHOLDER**

**ZP01 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 1 - FIRE AND SPECIAL PERILS**

1. TEMPORARY REMOVAL CLAUSE (OTHER PROPERTY EXCLUDING STOCK-IN-TRADE AND MERCHANDISE)
2. REMOVAL OF DEBRIS (WITHOUT SEPARATE SUM INSURED)
3. ARCHITECT'S, SURVEYOR'S AND CONSULTANT FEES (WITHOUT SEPARATE SUM INSURED)
4. OTHER CONTENTS CLAUSE
5. CAPITAL ADDITIONS CLAUSE
6. CONTRACT PRICE
7. FOUNDATION EXCLUSION
8. COMPUTER SYSTEMS RECORDS
9. DESIGNATION CLAUSE
10. REINSTATEMENT VALUE CLAUSE
11. REINSTATEMENT IN COMPLIANCE WITH THE REQUIREMENT OF PUBLIC AUTHORITIES
12. TEMPORARY STORAGE CLAUSE
13. INTERNAL REMOVAL CLAUSE
14. OUTBUILDING CLAUSE
15. APPRAISEMENT CLAUSE
16. ALTERATIONS AND REPAIRS CLAUSE
17. COMMUNICABLE DISEASE EXCLUSION
18. PROPERTY CYBER AND DATA EXCLUSION

**ZP02 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 2 - MONEY**

1. BODILY INJURY RESULTING FROM ROBBERY OR HOLD-UP CLAUSE
2. ABSCONDMENT CLAUSE
3. ARMED ROBBERY & HOLD-UP CLAUSE
4. THEFT BY DECEPTION (CHEATING) CLAUSE



CLAUSES / WARRANTIES / ENDORSEMENTS  
FASAL-FASAL / WARRANTI / ENDORSMEN

POLICY NO. : ZPP-Z0039814-WA-AGY-23  
NO. POLISI

5. CRIMINAL BREACH OF TRUST CLAUSE
6. COMMUNICABLE DISEASE EXCLUSION
7. PROPERTY CYBER AND DATA EXCLUSION

**ZP03 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 3 - BURGLARY**

1. DESIGNATION CLAUSE
2. APPRAISEMENT CLAUSE
3. FIRST LOSS CLAUSE (WITHOUT AVERAGE) CLAUSE
4. DAMAGE TO PREMISES CLAUSE
5. PAIRS AND SETS CLAUSE
6. ARMED ROBBERY & HOLD-UP CLAUSE
7. OTHER CONTENTS CLAUSE
8. REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCK ITEMS)
9. VEHICLE LOAD CLAUSE
10. ALTERATIONS AND REPAIRS CLAUSE
11. THEFT BY DECEPTION (CHEATING) CLAUSE
12. CRIMINAL BREACH OF TRUST CLAUSE
13. FULL THEFT ENDORSEMENT
14. COMMUNICABLE DISEASE EXCLUSION
15. PROPERTY CYBER AND DATA EXCLUSION

**ZP04 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 4 - GLASS**

1. DESIGNATION CLAUSE
2. FIRST LOSS CLAUSE (WITHOUT AVERAGE) CLAUSE
3. REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCKS ITEMS)
4. ALTERATIONS AND REPAIRS CLAUSE
5. THEFT BY DECEPTION (CHEATING) CLAUSE
6. CRIMINAL BREACH OF TRUST CLAUSE
7. COMMUNICABLE DISEASE EXCLUSION
8. PROPERTY CYBER AND DATA EXCLUSION

**ZP05 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 5 - FIDELITY GUARANTEE**

1. AUDITORS AND ACCOUNTANTS FEES CLAUSE
2. UNIDENTIFIABLE EMPLOYEES CLAUSE
3. COMMUNICABLE DISEASE EXCLUSION
4. PROPERTY CYBER AND DATA EXCLUSION

**ZP06 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 6 - MACHINERY BREAKDOWN**

1. EXPEDITING EXPENSES CLAUSE
2. DESIGNATION CLAUSE
3. REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCK ITEMS)
4. ALTERATIONS AND REPAIRS CLAUSE
5. VEHICLE LOAD CLAUSE
6. FIRST LOSS CLAUSE (WITHOUT AVERAGE)
7. COMMUNICABLE DISEASE EXCLUSION
8. PROPERTY CYBER AND DATA EXCLUSION

**ZP07 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 7 - ALL RISKS**

1. DESIGNATION CLAUSE
2. APPRAISEMENT CLAUSE
3. PAIRS AND SETS CLAUSE
4. REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCK ITEMS)
5. VEHICLE LOAD CLAUSE
6. ALTERATIONS AND REPAIRS CLAUSE
7. THEFT BY DECEPTION (CHEATING) CLAUSE
8. CRIMINAL BREACH OF TRUST CLAUSE
9. COMMUNICABLE DISEASE EXCLUSION
10. PROPERTY CYBER AND DATA EXCLUSION

**ZP08 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 8 - PUBLIC LIABILITY**

1. ALTERATIONS AND/OR REPAIRS TO PREMISES CLAUSE
2. DEFECTIVE SANITARY ARRANGEMENTS ENDORSEMENT
3. EMPLOYEES' EFFECTS ENDORSEMENT
4. EMPLOYEES SOCIAL AND SPORTS ACTIVITIES CLAUSE
5. FIRST AID FACILITIES CLAUSE
6. FOOD AND DRINK POISONING CLAUSE (APPLICABLE TO FOOD & BEVERAGE ESTABLISHMENT)
7. FOOD AND DRINK POISONING CLAUSE (APPLICABLE TO OTHER

**CLAUSES / WARRANTIES / ENDORSEMENTS**  
**FASAL-FASAL / WARRANTI / ENDORSMEN**

**POLICY NO. :** ZPP-Z0039814-WA-AGY-23  
**NO. POLISI**

ESTABLISHMENTS)

8. GUEST EFFECTS CLAUSE
9. GRADUAL POLLUTION EXCLUSION CLAUSE
10. INDEMNITY TO DIRECTORS AND EXECUTIVE CLAUSE
11. JURISDICTION CLAUSE
12. LATEX LITIGATION EXCLUSION CLAUSE
13. LOADING AND UNLOADING ENDORSEMENT
14. NEON/ADVERTISING SIGNS INDEMNITY ENDORSEMENT
15. VEHICLES NOT LICENSED FOR ROAD USE CLAUSE
16. TENANTS LIABILITY CLAUSE
17. TEMPORARY VISITS OVERSEAS CLAUSE
18. WORKAWAY RISKS CLAUSE
19. CAR PARK (VISITORS & GUESTS)
20. COMMUNICABLE DISEASE EXCLUSION

**ZP09 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 9 - GROUP PERSONAL ACCIDENT**

1. AGE WARRANTY
2. DISAPPEARANCE CLAUSE
3. EXPOSURE CLAUSE
4. HIJACKING CLAUSE
5. STRIKE, RIOT AND CIVIL COMMOTION CLAUSE
6. MOTOR CYCLING EXTENSION
7. SUFFOCATION BY SMOKE, FUMES OR POISONOUS GAS CLAUSE
8. ACCIDENTAL GAS INHALATION, DROWNING AND FOOD POISONING
9. HARMFUL INSECTS BITES, SNAKE BITES AND ANIMAL BITES ENDORSEMENT
10. SNATCH THEFT COMPENSATION

**ZP10 STANDARD CLAUSES/ENDORSEMENTS UNDER SECTION 10 - ERROR & OMISSION**

1. JURISDICTION CLAUSE
2. KNOWN CLAIMS AND CIRCUMSTANCES EXCLUSION
3. AUTOMATIC ADDITIONS AND DELETIONS CLAUSE
4. POLICY INTERPRETATION CLAUSE
5. COMMUNICABLE DISEASE EXCLUSION

**C000 APPLICABLE TO SECTION 1 ONLY**

**P001 AIRCRAFT DAMAGE**

**P002 EARTHQUAKE AND VOLCANIC ERUPTION**

**P003 STORM TEMPEST**

**P010 SUBSIDENCE AND LANDSLIP (STANDARD COVER)**

**P013 DAMAGE BY FALLING TREES OR BRANCHES AND OBJECTS THEREFROM**

In consideration of an additional premium, the Company hereby agree and declare that the insurance under this Policy shall extend to include loss or damage to the property described in the Schedule and/or to walls, gates and fences around and pertaining thereto directly resulting from damage by falling trees or branches and objects therefrom, provided that the first RM250.00 of each and every claim under this endorsement shall be borne by the Insured as ascertained after the application of any condition of average.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Subject otherwise to the terms and conditions of the Policy.

**P004 FLOOD**

**P05C EXPLOSION**

**P06B IMPACT DAMAGE (INCLUDING INSURED'S OWN VEHICLES)**

CLAUSES / WARRANTIES / ENDORSEMENTS  
FASAL-FASAL / WARRANTI / ENDORSMEN

POLICY NO. : ZPP-Z0039814-WA-AGY-23  
NO. POLISI

P07A BURSTING OR OVERFLOWING OF WATER TANKS APPARATUS OR PIPES

P10D SUBSIDENCE AND LANDSLIP (WITH DELETION OF EXCLUSION (A) UNDER STANDARD COVER)

P12A RIOT STRIKE AND MALICIOUS DAMAGE

C06A MORTGAGEE (CHARGE) CLAUSE 1

W01C RESTRICTION OF MERCHANDISE WARRANTY 1C (NOT EXCEEDING 20% OF TOTAL FLOOR AREA)

Warranted that during the currency of this Policy not more than 20% of the total floor area of the premises insured herein be used for the manufacture or deposit or storage of merchandise.

W03A STORAGE OF HAZARDOUS GOODS WARRANTY A

Warranted that during the currency of this Policy, storage in the premises of the following materials is permitted only up to the limit of quantities stated below, namely:-

- |      |   |  |
|------|---|--|
| i)   | All liquids including kerosene oil and diesel giving off flammable vapour with flashpoint below 93 C (200F)   | 3600 Litres<br>(800 gallons)                   |
| ii)  | All liquids including petrol giving off flammable vapour with flashpoint below 38 C (100F)  | 900 Litres<br>(200 gallons)                    |
| iii) | Matches, carbides, liquified petroleum gas (LPG) spontaneously combustion materials such as silane, sulphur, etc and active materials such as magnesium, sodium, etc. | 30kg or 4 cases or cartons whichever is higher |

This page is intentionally left blank.

**PREMIUM DEBIT NOTE**  
**NOTA DEBIT PREMIUM**

<b>POLICY NO.</b> <i>NO. POLISI</i>	: ZPP-Z0039814-WA-AGY-23	<b>DEBIT NOTE NO.</b> <i>NO. NOTA DEBIT</i>	: M5554758
<b>ACCOUNT NO.</b> <i>NO. AKAUN</i>	: WA-04-0006337N (WA-000752)		
<b>AGENT NAME</b> <i>NAMA EJEN</i>	: ANG GAIK POH	<b>DATE</b> <i>TARIKH</i>	: 14/12/2023
<b>THE INSURED</b> <i>PIHAK DIINSURANSKAN</i>	: GCB COURT MANAGEMENT CORPORATION		
<b>ADDRESS</b> <i>ALAMAT</i>	: NO 332B (GROUND FLOOR) JALAN AMPANG KUALA LUMPUR 50450 W.P. KUALA LUMPUR		

**CLASS OF INSURANCE** : TOKIO MARINE COMBINED ALL RISKS PLUS  
*KELAS INSURANS*

**PERIOD OF INSURANCE** : 01/01/2024 TO 31/12/2024  
*TEMPOH INSURANS*

<b>PARTICULARS</b> <i>BUTIR-BUTIR</i>		<b>AMOUNT</b> <i>JUMLAH</i>
<b>PREMIUM</b> <i>PREMIUM</i>	: RM	47,428.04
<b>REBATE</b> <i>REBAT</i>	(15.00%) : RM	7,114.21
<b>SERVICE TAX</b> <i>CUKAI PERKHIDMATAN</i>	(6.00%) : RM	2,418.83
<b>STAMP DUTY</b> <i>DUTI SETEM</i>	: RM	10.00
<b>TOTAL</b> <i>JUMLAH</i>	: RM	<u>42,742.66</u>

ISSUED AT :

TOKIO MARINE INSURANS (MALAYSIA) BERHAD  
LEVEL 20, MENARA HAP SENG 3  
PLAZA HAP SENG  
NO.1, JALAN P.RAMLEE  
50250 KUALA LUMPUR

TOKIO MARINE INSURANS (MALAYSIA) BERHAD



(AUTHORISED SIGNATORY)  
(TANDATANGAN YANG SAH)

This page is intentionally left blank.

INVOICE  
INVOIS

POLICY NO. NO. POLISI	: ZPP-Z0039814-WA-AGY-23	INVOICE NO. NO. INVOIS	: A1313125
ACCOUNT NO. NO. AKAUN	: WA-04-0006337N (WA-000752)	DATE TARIKH	: 14/12/2023
THE INSURED PIHAK DIINSURANSKAN	: GCB COURT MANAGEMENT CORPORATION		

ADDRESS  
ALAMAT : NO 332B (GROUND FLOOR)  
JALAN AMPANG  
KUALA LUMPUR  
50450 W.P. KUALA LUMPUR

CLASS OF INSURANCE : TOKIO MARINE COMBINED ALL RISKS PLUS  
KELAS INSURANS

PERIOD OF INSURANCE : 01/01/2024 TO 31/12/2024  
TEMPOH INSURANS

PARTICULARS BUTIR-BUTIR		AMOUNT JUMLAH
PREMIUM PREMIUM	:	RM 47,428.04
REBATE REBAT	-15.00% :	RM 7,114.21
SUBTOTAL JUMLAH KECIL	:	RM 40,313.83
SERVICE TAX CUKAI PERKHIDMATAN	6.00% :	RM 2,418.83
SUBTOTAL AFTER SERVICE TAX JUMLAH KECIL SELEPAS CUKAI PERKHIDMATAN	:	RM 42,732.66
STAMP DUTY DUTI SETEM	:	RM 10.00
NET TOTAL JUMLAH BERSIH	:	RM 42,742.66

Note:

This policy is subjected to Service Tax (ST), unless specifically exempted under the Service Tax Act 2018

Polisi ini tertakluk kepada Cukai Perkhidmatan melainkan jika dikecualikan oleh Akta Cukai Perkhidmatan 2018

TOKIO MARINE INSURANS (MALAYSIA) BERHAD



(AUTHORISED SIGNATORY)  
(TANDATANGAN YANG SAH)

This page is intentionally left blank.



*Thank You For Insuring With Us*

TOKIO MARINE INSURANS (MALAYSIA) BERHAD (Co. No. 198601000381 (149520-U))

HEAD OFFICE (KUALA LUMPUR)

Level 20, Menara Hap Seng 3, Plaza Hap Seng, No. 1, Jalan P.Ramlee, 50250 Kuala Lumpur.  
Tel : 03 - 2027 8200 / 03 - 2789 8800 Fax : 03 - 2022 2295

Website : [www.tokiomarine.com](http://www.tokiomarine.com)

**BRANCHES / CAWANGAN**

**NORTHERN REGION**

**ALOR SETAR BRANCH**

Unit 3, 1<sup>st</sup> Floor, No. 55,  
Bangunan EMUM 55,  
Jalan Gangsa, 05150 Alor Star,  
Kedah Darul Aman  
Tel : 04 - 734 0988  
Fax : 04 - 734 9088

**PENANG BRANCH**

1B-G-18, One Precinct,  
Lengkok Mayang Pasir,  
11950 Bayan Baru, Penang  
Tel: 04 - 638 6638 / 638 6778  
Fax: 04 - 638 3258

**IPOH BRANCH**

No. 260 & 262,  
Jalan Sultan Iskandar,  
30000 Ipoh,  
Perak Darul Ridzuan.  
Tel : 05 - 253 8076 / 242 9885  
Fax : 05 - 255 7648

**CENTRAL REGION**

**KLANG BRANCH**

3-1, 5-1 & 5-2, Jalan Tiara 2D/KU1,  
Bandar Baru Klang,  
41150 Klang,  
Selangor Darul Ehsan.  
Tel : 03 - 3345 1928  
Fax : 03 - 3343 8981

**SEREMBAN BRANCH**

12-1, 12-2 & 13-1, 13-2,  
(1st & 2nd Floor),  
Jalan Era Square 2, Era Square,  
70200 Seremban,  
Negeri Sembilan Darul Khusus.  
Tel : 06 - 768 8100  
Fax : 06 - 768 8105

**SOUTHERN REGION**

**MELAKA BRANCH**

No 61, 61-1 & No 63, 63-1, Jalan KLJ 6,  
Taman Kota Laksamana Jaya,  
75200 Melaka  
Tel: 06 - 288 9139 / 288 9130  
Fax: 06 - 288 9102

**JOHOR BAHRU BRANCH**

Suite 9.2, Level 9, Menara Pelangi  
No. 2, Jalan Kuning, Taman Pelangi  
80400 Johor Bahru,  
Johor Darul Takzim.  
Tel : 07 - 336 3071 / 336 0137  
Fax : 07 - 336 5901

**BATU PAHAT BRANCH**

Suite 1, 12th Floor, Wisma Sing Long,  
No. 9, Jalan Zabedah,  
83000 Batu Pahat,  
Johor  
Tel : 07 - 438 0919  
Fax : 07 - 432 7919

**SEGAMAT BRANCH**

No. 9, Ground & 1st Floor,  
Jalan Emas, Taman Batu Hampar,  
85000 Segamat,  
Johor Darul Takzim.  
Tel : 07 - 931 9760 / 9761 / 9762  
Fax : 07 - 931 9764

**EAST COAST**

**MENTAKAB BRANCH**

No. 27 - 29, 1st Floor,  
Jalan Mok Hee Kiang,  
28400 Mentakab,  
Pahang Darul Makmur.  
Tel : 09 - 270 1033  
Fax : 09 - 270 1030

**KUANTAN BRANCH**

Tingkat Mezzanine,  
Bangunan Tokio Marine Life,  
No. 34 - 40, Jalan Teluk Sisek,  
25000 Kuantan,  
Pahang Darul Makmur.  
Tel : 09 - 513 2616  
Fax : 09 - 513 2610 / 2611

**KUALA TERENGGANU BRANCH**

Lot 4231, 1st Floor,  
Wisma Chua Ah Kee,  
Off Jalan Sultan Ismail,  
20200 Kuala Terengganu,  
Terengganu.  
Tel : 09 - 624 9522 / 9523 / 622 2561  
Fax : 09 - 624 9524

**KOTA BHARU BRANCH**

Ground Floor, Tokio Marine Life  
Building,  
789 J, Jalan Gajah Mati,  
15000 Kota Bharu,  
Kelantan Darul Naim.  
Tel : 09 - 743 7337  
Fax : 09 - 743 0925

**EAST MALAYSIA REGION**

**KUCHING BRANCH**

Lot 550, 551 & 552,  
1st Floor, Wisma Cheema,  
Jalan Tun Ahmad Zaidi Adruce,  
93400 Kuching, Sarawak.  
Tel : 082 - 428 950  
Fax : 082 - 426 788

**SIBU BRANCH**

No. 13 & 15, 1st Floor,  
Lorong Mahsuri 1B,  
Off Jalan Pedada,  
96000 Sibu, Sarawak.  
Tel : 084 - 338 349  
Fax : 084 - 332 349

**MIRI BRANCH**

Lot 1932, 1st Floor  
Marina Square 2,  
Marina Parkcity, 98000  
Miri, Sarawak.  
Tel : 085 - 419 349 / 429 349  
Fax : 085 - 439 349

**KOTA KINABALU BRANCH**

Lot 4 & 5, 1st & 2nd Floor,  
Jalan Pantai,  
88000 Kota Kinabalu, Sabah.  
Tel : 088 - 258 111  
Fax : 088 - 261 059 / 261 896

**SANDAKAN BRANCH**

Bangunan Tokio Marine Life,  
Lot 6, Block 7, Bandar Indah,  
Mile 4, North Road,  
90000 Sandakan, Sabah.  
Tel : 089 - 222 978 / 578 / 223 578  
Fax : 089 - 218 898

**TAWAU BRANCH**

First Floor & Second Floor, TB74,  
Lot P3, Kubota Sentral,  
Jalan Chong Thien Vun,  
91000 Tawau, Sabah.  
Tel : 089 - 767 799  
Fax : 089 - 756 118