



PROGRESSIVE INSURANCE BHD (19002-P)

JEWELLERS' BLOCK PROPOSAL FORM

MAKLUMAT PENTING / IMPORTANT NOTICES

Seksyen 149 (4) Akta Insuran 1996 : Anda dikehendaki memberi maklumat yang lengkap dan benar dalam borang cadangan ini jika tidak polisi yang dikeluarkan adalah tidak sah.

Section 149 (4) of Insurance Act 1996 : *You are to disclose in this proposal form fully and faithfully, all the facts which you know or ought to know, otherwise the policy may be void.*

WARANTI PREMIUM

Perhatian anda dibawa kepada waranti premium 60 hari berkenaan dengan polisi ini. Syarat penting dan mutlak khusus bagi kontrak insurans ialah bahawa premium kena dibayar mestilah dibayar dan diterima oleh penanggung insurans dalam masa enam puluh (60) hari dari tarikh permulaan polisi / pengendorsan / sijil pembaharuan. Jika syarat ini tidak dipatuhi maka kontrak ini dibatalkan secara automatik dan penanggung insurans adalah berhak terhadap premium prorata dalam tempoh mereka menanggung risiko.

PREMIUM WARRANTY

Your attention is drawn to the 60 days premium warranty attached to the policy. It is a fundamental and absolute special condition of this contract of Insurance that the premium due must be paid and received by the Insurer within sixty (60) days from the inception date of this policy / endorsement / renewal certificate.

If this condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro-rata premium for the period they have been on risk.

A. PARTICULARS OF PROPOSER

1. (a) Name of Proposer and Subsidiary and/or Affiliated Companies (in full)	(a)
(b) State address of the premises to which the Policy is to apply.	(b)
(c) State the floor on which your premises are situated.	(c)
(d) How long have you carried on business?	(d) In these Premises: Elsewhere:
2. NATURE of your BUSINESS	Retail: % Wholesale: % Manufacturing: % Pawnbroking: %
3. EMPLOYEES	
(a) How many employees have you?	(a)
(b) What is the minimum number of employees including principals in the sales section of your premises at any time during business hours, including lunchtime?	(b)

B. VALUATION BASIS

On what basis do you require claims to be settled? N.B. Unless otherwise agreed on the Policy claims in respect of your own stock will be settled on the basis of COST price. All figures completed in this Proposal must reflect the basis of valuation required.	
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C. STOCK VALUES

(i) What was the AVERAGE total value during the last twelve months of	(i)
(a) Your own stock and bank notes? (the stock figure is to be declared on the basis of cost price or on the basis as in question B above)	(a) RM
(b) Goods in trust (other than for safe custody) goods on approval, repairs and the like?	(b) RM
	TOTAL RM
The total under (a) and (b) comprises approximately Jewellery, gold and platinum goods, bullion, precious stones and pearls	RM
Watches	RM
Clocks, silverware, plateware, and other similar goods	RM

(ii) What was the MAXIMUM value of your own stock and goods in trust (other than for safe custody) and bank notes at any time during the last twelve months?	(ii) RM
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D. VALUES OUT OF SAFE

What will be the MAXIMUM VALUE of all watches, jewellery, gold, bullion and platinum goods, precious stones and pearls (including those in windows) OUT OF LOCKED SAFE OR STRONGROOM?	Outside business hours	During temporary closing e.g. Lunch Time (if applicable)
	RM	RM

E. WINDOW DISPLAY

A. How many		
(a) Windows facing thoroughfare?	(a)	
(b) Inside windows?	(b)	
(c) Inside showcases?	(c)	
B. Give MAXIMUM values which will not be exceeded of	During Business hours	Outside Business hours
(i) Any one		
(a) Windows facing thoroughfare	(i) (a) RM	(a) RM
(b) Inside windows	(b) RM	(b) RM
(c) Inside showcase	(c) RM	(c) RM
(ii) Any one article	(ii) RM	RM
(iii) Any one pad or tray of articles	(iii) RM	RM
(iv) In all windows and showcases	(iv) RM	RM

F. OUTDOOR RISK

I. Give the following information in respect of all insured property (inclusive of amounts carried to and from Bank or Safe Deposit) carried outside the Proposer's Premises stated in Question 1 (b) by yourselves, your representatives, travellers, agents, messengers and delivery hands NOT Brokers during the last 12 months.

(a) In the City or Town in which the Proposer's premises are situated:	No. of days each person per annum	Average amount each	Maximum amount each
(i) Names of all principals, representatives, travellers and agents	(i)	(i) RM	(i) RM
(ii) Number of messengers and delivery hands:	(ii)	(ii) RM	(ii) RM
(b) Elsewhere in the country in which the Proposer's premises are situated:	No. of days each person per annum	Average amount each	Maximum amount each
Names of all principals, representatives, travellers and agents		RM	RM
(c) Elsewhere (state Countries in each case):	No. of days each person per annum	Average amount each	Maximum amount each
Names of all principals, representatives, travellers and agents		RM	RM

II. HOME RISK

Does any Principal, Employee, Traveller or Agent take Stock to his private residence for any purpose? If so, please give following information:

Name	Address	Maximum value taken	Full details of Safe or any other protection	Is the property ever left unattended at the Private Dwelling House
		RM		
		RM		
		RM		
		RM		
		RM		

III. ENTRUSTMENTS What was the estimated value entrusted to dealers, customers, repairers, cutters and brokers during the past 12 months?	(a) Average: RM (b) Maximum: RM
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IV. SENDINGS	By Registered Post	By Registered Air Mail	By Other Air Conveyances	By Ordinary Post, Rail, Steamer and other Conveyances
What was the AGGREGATE TOTAL value of all insured property sent during the past 12 months				
(a) in the country in which the Proposer's premises are situated?				
(b) elsewhere (state countries and values sent to each)?				
N.B. The Policy contains a condition that postal sendings containing jewellery, precious stones, precious metals and/or watches exceeding RM300.00 any one package are sent by registered post/airmail.				
V. EXHIBITIONS AND DISPLAYS				
(a) Did you during the past 12 months exhibit any portion of your stock at any Exhibition, other than one promoted or financially assisted by any Public Authority or by any Trade Association, or entrust goods for any display or performance? If so, give full particulars including values	(a)			
(b) Do you exhibit goods, in any showcase in any hotel, club or elsewhere away from your premises? If so, give full particulars including values and details of protections (i.e. type of glass, locks and the like)	(b)			
VI. OUTSIDE LIMIT (which also includes sendings)				
What limit is required for any one loss for property elsewhere than in the Proposer's premises stated in Question 1(b)? (This limit will NOT apply to property in any safe deposit vault or bank vault).	RM			

G. GENERAL PROTECTIONS OF THE PREMISES	
(1) Are the premises occupied at night (a) by Proposer (b) by employee or caretaker?	(a) (b)
(2) Are there any openings leading to cellar or basement from outside the shop? If so, please give details and protections.	
(3) Give details of the following and how they are protected: (a) each outer door, (b) each inner door, (c) all windows other than Display Windows, (d) all skylights or fanlights or roof openings.	(a) (b) (c) (d)
(4) DISPLAY WINDOW AND SHOWCASE PROTECTIONS (a) Give full details of the type of glass in all your (i) Display windows facing thoroughfare (ii) Inside windows (iii) Inside showcase (b) (i) What precautions do you take to protect the rear of your display windows facing thoroughfare? (ii) Are they kept permanently locked and keys removed? (iii) What precautions do you take to protect the opening of your inside windows? (iv) Are inside windows similarly locked and keys removed? (v) What precautions do you take to protect the opening of your inside showcases? (vi) Are inside showcases similarly locked and keys removed? (c) AT NIGHT and at all other times when premises are not open for business. (i) Are all display windows facing thoroughfare protected externally by either shutters or by a grille? (ii) Give full particulars of such protections and state how they are secured. (iii) Does this protection cover the entire front of your premises? (iv) If not, give details	(a) (i) (ii) (iii) (b) (i) (ii) (iii) (iv) (v) (vi) (c) (i) (ii) (iii) (iv)

K. DECLARATION BY AGENT/OFFICERS

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NRIC No:
of
have sighted the original NRIC and verified the identity of the applicant
through the use of NRIC or other documents such as

Note:

A copy of the NRIC must be obtained from the applicant, for individual insurance policies only, where the premium is more than RM50,000.00.

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Signature of Agent/Officer

For more information please call