



PROGRESSIVE INSURANCE BHD

Registration No.: 197401001891 (19002-P)

JEWELLERS' BLOCK PROPOSAL FORM

BRANCH NETWORK / RANGKAIAN CAWANGAN			
HEAD OFFICE	6 th , 9 th & 10 Floor, Menara Cosway, Plaza Berjaya, No. 12, Jalan Imbi, 55100 Kuala Lumpur, P.O. Box 10028, 50700 Kuala Lumpur.	Tel: +603-2118 8000	Fax: +603-2118 8098
KOTA KINABALU	Ground & 7 th Floor, Wisma Perkasa, Jalan Gaya, P.O. Box 13936, 88845, Kota Kinabalu, Sabah.	Tel: +6088-244 216	Fax: +6088-218 004
KUCHING	Sublot 11 & 12, Lots 9966 & 9967, First Floor, Premium 101, Jalan Tun Jugah, 93350 Kuching, P.O. Box 2749, 93754 Kuching, Sarawak.	Tel: +6082-25 1788	Fax: +6082-423 960
SANDAKAN	1 st Floor, Lot 1, Block 3, Bandar Indah, Mile 4, North Road, 90000 Sandakan, Sabah	Tel: +6089-238 810	Fax: +6089-237 709
JOHOR BAHRU	No. 17-01, Jalan Kebun Teh 1, Pusat Perdagangan Kebun Teh, 80250 Johor Bahru, Johor.	Tel: +607-227 0991/2	Fax: +607-227 0996
BUTTERWORTH	2755, Ground & 1 st Floor, Jalan Chain Ferry, Taman Inderawasih, 13600 Prai, Seberang Prai Tengah, Penang.	Tel: +604-397 7128	Fax: +604-397 7126
MELAKA	13-A, Jalan Melaka Raya 24, Taman Melaka Raya, 75000 Melaka.	Tel: +606-288 3831	Fax: +606-288 3832
ALOR SETAR	No. 223, Tingkat Dua, Jalan Gangsa, Taman Perindustrian Ringan Kristal, 05150 Alor Setar.	Tel: +604-7339846	Fax: +604-7339691

**IMPORTANT NOTICE (PLEASE READ THE FOLLOWING ADVICE BEFORE PROCEEDING TO COMPLETE THIS PROPOSAL FORM)
MAKLUMAT PENTING (SILA BACA NASIHAT YANG DIBERIKAN SEBELUM MENLENGKAPKAN BORANG CADANGAN INI)**

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.

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.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Progressive Insurance Bhd or PIDM (visit www.pidm.gov.my)

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Progressive Insurance Bhd atau PIDM (layari www.pidm.gov.my)

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 Company 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 Company shall be entitled to the pro-rata premium for the period they have been on risk.

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.

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)
(a) How many employees have you?	(b)
(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. 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
<ul style="list-style-type: none"> ▪ The total under (a) and (b) comprises approximately Jewellery, gold and platinum goods, bullion, precious stones and pearls ▪ Watches ▪ Clocks, silverware, plateware, and other similar goods 	<ul style="list-style-type: none"> ▪ RM ▪ RM ▪ RM

D. VALUES OUT OF SAFE		
What will be the MAXIMUM VALUE of all watches, jewelry, 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
		RM	
		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

IV. SENDINGS What was the AGGREGATE TOTAL value of all insured property sent during the past 12 months:	By Registered Post	By Registered Air Mail	By Other Air Conveyances	By Ordinary Post, Rail, Steamer and other Conveyances
(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 (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)		(a) (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

I
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

KETERANGAN & KENYATAAN POLISI / DISCLOSURE & POLICY STATEMENT

1. Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan:-
Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances:-
 - a) Pegawai Khidmat Pelanggan Progressive Insurance Bhd (19002-P) ("Syarikat") di Tel: 1-800-888-458 atau Faks: 603 2118 8103. Bagi bahagian cawangan, segala aduan boleh ditunjukkan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.
The Customer Care Officer of Progressive Insurance Bhd (19002-P) ("Company") at Tel: 1-800-888-458 or Fax: 603 2118 8103. At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer.
 - b) Perkhidmatan Ombudsman Pasaran Kewangan (FMOS) di Tel: 03-2272 2811 atau Faks: 03-2272 1577
Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada FMOS dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada FMOS untuk rujukan.
*Financial Market Ombudsman Services (FMOS) at Tel: 03-2272 2811 or Fax: 03-2272 1577
Any policyholder who is not satisfied with the decision of an insurance company may write to the FMOS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate FMOS's reference.*

Pihak Syarikat adalah terikat kepada keputusan FMOS. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan FMOS, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicalit untuk perkhidmatan FMOS.
An award of the FMOS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the FMOS's decision and pursue an alternative legal recourse instead. There is no fee charged for service of the FMOS.

Alamat ialah / *The address is:-* **Financial Markets Ombudsman Service / Perkhidmatan Ombudsman Pasaran Kewangan (FMOS)**
Tingkat 14, Blok Utama
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

- c) Laman Informasi Nasihat dan Khidmat di Bank Negara Malaysia (BNM) di Tel: 1-300-88-5465 atau Faks: 03-2174 1515.
Pemunya polisi yang tidak puas hati dengan bimbingan pihak syarikat insurans boleh membuat aduan kepada Jabatan Komunikasi Korporat di BNM dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Sokongan dokumen perlu diserahkan untuk rujukan.
*Laman Informasi Nasihat dan Khidmat of Bank Negara Malaysia (BNM) at Tel: 1-300-88-5465 or Fax: 03-2174 1515.
Any policyholder who is not satisfied with the conduct of an insurance company may write to the Corporate Communication Department of BNM, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.*

Alamat ialah / *The address is:-* Pengarah
Bank Negara Malaysia,
Laman Informasi Nasihat dan Khidmat (BNMLINK)
Tingkat 4, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur
URL: bnm.gov.my/BNMLINK

2. Bersandarkan Akta Pencegahan Pengubahan Wang Haram & Pencegahan Pembiayaan Keganasan 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.
By virtue of the Anti-Money Laundering & Anti-Terrorism Financing Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.
3. Boleh dikatakan di mana terdapat konflik atau kekaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.
For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.
4. **KEBENARAN UNTUK MENGGUNAKAN MAKLUMAT PERIBADI** : Mana-mana maklumat peribadi yang dikumpulkan atau dipegang oleh pihak Syarikat (sama ada terkandung dalam permohonan ini atau diperolehi dengan cara lain) yang diberikan kepada pihak Syarikat dan boleh dipegang, digunakan dan didedahkan oleh pihak Syarikat kepada individu, badan atau organisasi yang menyediakan perkhidmatan, organisasi yang berkaitan dengan Syarikat atau mana-mana pihak ketiga yang dipilih (dalam atau luar Malaysia, termasuk syarikat-syarikat reinsurans dan penyiasatan tuntutan dan persatuan/perbadanan industri) bagi tujuan menyimpan dan memproses permohonan ini dan memberikan perkhidmatan seterusnya untuk produk dan perkhidmatan kewangan Syarikat dan pepadanan data, soal selidik dan untuk berkomunikasi dengan saya/kami untuk tujuan seperti itu. Saya/ Kami faham bahawa saya/kami berhak memperoleh akses kepada, dan membuat pembetulan kepada apa-apa maklumat peribadi yang dipegang oleh pihak Syarikat berkaitan dengan saya/kami. Permohonan seperti itu boleh dibuat secara menulis kepada pihak Syarikat di Data Protection Officer, Progressive Insurance Bhd, Level 6,9 dan 10, Menara Cosway, Plaza Berjaya, 12, Jalan Imbi, 55100 Kuala Lumpur atau menelefon: 1-800-888-458, Fax: 603 2118 8103 or Email : customercare@progressiveinsurance.com.my
Dengan menyerahkan maklumat peribadi anda, anda menunjukkan persetujuan anda untuk membenarkan pihak Syarikat berkomunikasi dengan anda berkenaan produk terbaru, perkhidmatan dan acara-acara baru pihak Syarikat. Jika anda tidak mahu dihubungi oleh pihak Syarikat, anda boleh pilih keluar bila-bila masa dengan menulis kepada pihak Syarikat seperti di-atas.

CONSENT TO USE OF PERSONAL DATA : Any personal information collected or held by the Company (whether contained in this application or otherwise obtained) is provided to the Company and may be held, used and disclosed by the Company to individuals, service providers and organizations associated with the Company or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this application and providing subsequent service(s) for this purpose, the Company's financial products and services and data matching, surveys and to communicate with me/us for such purposes. I/We understand that I/We have the right to obtain access to and to request correction of any personal information held by the Company concerning me/us. Such request can be made by writing to the Company at Data Protection Officer, Progressive Insurance Bhd, Level 6,9 and 10, Menara Cosway, Plaza Berjaya 12, Jalan Imbi, 55100 Kuala Lumpur or phone : 1-800-888-458, Fax : 603 21188103 or Email : customercare@progressiveinsurance.com.my
By submitting your personal information, you are indicating your consent to allow the Company to keep you posted on the Company's latest products, services and upcoming events. If you do not wish to be contacted by the Company, you can opt out anytime by writing to the Company as above.