

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

POLICY NO / NO POLISI : ZPP-Z0039814-WA-AGY-24

GCB COURT MANAGEMENT CORPORATION

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

WA-04-0006337N (WA-000627) 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.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Insurans (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

Manfaat-manfaat yang dibayar di bawah sijil/polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Tokio Marine Insurans (Malaysia) Berhad atau PIDM (layari www.pidm.gov.my).

Please log on to our website "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 or 1800 88 0812.

Jika anda mempunyai sebarang aduan atau maklumbalas, sila menghubungi unit aduan kami melalui letusknow@tokiomarine.com.my atau 1800 88 0812.

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-24

REPLACING COVER NOTE NO. :
MENGGANTIKAN NO. NOTA
PERLINDUNGAN

REPLACING POLICY NO. : Z0032613
MENGGANTIKAN NO. POLISI

ACCOUNT CODE : WA-04-0006337N (WA-000627)
KOD AKAUN ANG GAIK POH

PREMIUM : RM 47,428.04
PREMIUM

REBATE 15.00% : RM 7,114.21
REBET

SERVICE TAX : RM 3,225.10
CUKAI PERKHIDMATAN

THE INSURED : (REFER BELOW)
PIHAK DIINSURANSKAN

STAMP DUTY : RM 10.00
DUTI SETEM

TOTAL : RM 43,548.93
JUMLAH

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

ANNUAL PREMIUM : RM 47,428.04
PREMIUM TAHUNAN

POSTCODE : 50450
POSKOD

PERIOD OF INSURANCE : FROM 01/01/2025 TO 31/12/2025 (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

INSURED (IN FULL)
PIHAK DIINSURANSKAN (NAMA PENUH)

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

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



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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 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

THE TOTAL SUM INSURED UNDER THIS POLICY IS RM90,000,000.00.
THE BREAKDOWN OF THIS AMOUNT UNDER ITEM 1.01, 1.02 AND 1.03 IS PROVIDED SEPARATELY FOR CLARITY AND EASE OF REFERENCE.
THIS SEPARATION IS PURELY FOR CONVENIENCE AND DOES NOT AFFECT THE OVERALL COVERAGE PROVIDED UNDER THIS POLICY

TOTAL
JUMLAH 90,000,000.00

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

CODE	DESCRIPTION
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.



TOKIO MARINE COMBINED ALL RISKS PLUS
POLICY SCHEDULE / JADUAL POLISI

POLICY NO. : ZPP-Z0039814-WA-AGY-24
NO. POLISI

SECTION 2 - MONEY -----	ESTIMATED ANNUAL CARRYINGS (RM)	LIMIT OF LIABILITY ANY ONE EVENT (RM)
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

TOTAL
JUMLAH 31,000.00

TERRITORIAL LIMIT : WITHIN MALAYSIA

SECTION 3 - BURGLARY -----	SUM INSURED (RM) -----
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 LIMIT (RM)	AMOUNT OF GUARANTEE ANY ONE OCCURRENCE (RM)
ON ALL EMPLOYEE OF MANAGEMENT CORPORATION UNDER THE PAYROLL	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



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SECTION 8 - PUBLIC LIABILITY

LIMIT OF INDEMNITY (RM)

a) ANY ONE ACCIDENT 1,000,000.00
b) ANY ONE PERIOD OF INSURANCE 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)

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)

MANAGEMENT FUND MUST NOT EXCEED RM5 MILLION

TYPE OF PLAN : FLEXI

MEMORANDUM ON INSURED'S NAME

THE INSURED'S NAME UNDER THE FOLLOWING SECTIONS ARE TO READ
AS FOLLOWS:-

SECTION 1 - FIRE

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

SECTION 2 - 10

GCB COURT MANAGEMENT CORPORATION APPOINTED AS
MANAGEMENT CORPORATION

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 :-

CODE	DESCRIPTION
KOD	KETERANGAN
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



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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 INSURANS (MALAYSIA) BERHAD



ISSUED AT KL MARKETING AGENCY
DIKELUARKAN DI
DCL03472

ON 19/12/2024
PADA

(AUTHORISED SIGNATORY)
(TANDATANGAN YANG SAH)

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

POLICY NO. : ZPP-Z0039814-WA-AGY-24
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-24
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-24
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-24
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
(800 gallons) |
| ii) | All liquids including petrol giving off flammable vapour with flashpoint below 38 C (100F) | 900 Litres
(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 |

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PREMIUM DEBIT NOTE
NOTA DEBIT PREMIUM

POLICY NO. NO. POLISI	: ZPP-Z0039814-WA-AGY-24	DEBIT NOTE NO. NO. NOTA DEBIT	: M8182710
ACCOUNT NO. NO. AKAUN	: WA-04-0006337N (WA-000627)		
AGENT NAME NAMA EJEN	: ANG GAIK POH	DATE TARIKH	: 19/12/2024
THE INSURED PIHAK DIINSURANSKAN	: 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		
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 : 01/01/2025 TO 31/12/2025
TEMPOH INSURANS

PARTICULARS BUTIR-BUTIR	AMOUNT JUMLAH
PREMIUM PREMIUM	: RM 47,428.04
REBATE REBAT	(15.00%) : RM 7,114.21
SERVICE TAX CUKAI PERKHIDMATAN	(8.00%) : RM 3,225.10
STAMP DUTY DUTI SETEM	: RM 10.00
TOTAL JUMLAH	: RM <u>43,548.93</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)

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LEVEL 20, MENARA HAP SENG 3,
PLAZA HAP SENG, NO. 1, JALAN P.RAMLEE,
50250 KUALA LUMPUR.

INVOICE INVOIS			
POLICY NO. <i>NO. POLISI</i>	: ZPP-Z0039814-WA-AGY-24	INVOICE NO. <i>NO. INVOIS</i>	: A1524731
ACCOUNT NO. <i>NO. AKAUN</i>	: WA-04-0006337N (WA-000627)	DATE <i>TARIKH</i>	: 19/12/2024
THE INSURED <i>PIHAK DIINSURANSKAN</i>	: 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		
ADDRESS <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 <i>KELAS INSURANS</i> PERIOD OF INSURANCE : 01/01/2025 TO 31/12/2025 <i>TEMPOH INSURANS</i>			
PARTICULARS <i>BUTIR-BUTIR</i>		AMOUNT <i>JUMLAH</i>	
PREMIUM <i>PREMIUM</i>		RM	47,428.04
REBATE <i>REBAT</i>		-15.00% : RM	7,114.21
SUBTOTAL <i>JUMLAH KECIL</i>		RM	40,313.83
SERVICE TAX <i>CUKAI PERKHIDMATAN</i>		(8.00%) : RM	3,225.10
SUBTOTAL AFTER SERVICE TAX <i>JUMLAH KECIL SELEPAS CUKAI PERKHIDMATAN</i>		RM	43,538.93
STAMP DUTY <i>DUTI SETEM</i>		RM	10.00
NET TOTAL <i>JUMLAH BERSIH</i>		RM	43,548.93
Note: This policy is subjected to Service Tax under the Service Tax Act 2018 and all Regulations passed by the Government of Malaysia from time to time. Polisi ini dikenakan Cukai Perkhidmatan di bawah Akta Cukai Perkhidmatan 2018 dan semua Peraturan yang diluluskan oleh Kerajaan Malaysia dari semasa ke semasa.			
TOKIO MARINE INSURANS (MALAYSIA) BERHAD  _____ (AUTHORISED SIGNATORY) (TANDATANGAN YANG SAH)			

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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

BRANCHES / CAWANGAN

NORTHERN REGION

ALOR SETAR BRANCH

Unit 3, 1st 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

PETALING JAYA SALES OFFICE

Level 3, Block B, Axis Business Park,
No. 10, Jalan Bersatu 13/4,
46200 Petaling Jaya.
Selangor Darul Ehsan
Tel : 03- 7931 3166
Fax : 03- 7931 3163

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 Zabadah,
83000 Batu Pahat,
Johor
Tel : 07 - 438 0919
Fax : 07 - 432 7919

SEGAMAT BRANCH

No. 26, Ground, 1st & 2nd Floor,
Jalan Utama 2/4, Taman Utama,
85000 Segamat,
Johor
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