

## Business Cover Questionnaire

### Daftar Pertanyaan Perlindungan Perniagaan

<b>Part 1</b> <b>Bahagian 1</b>	<b>TO BE COMPLETED IN ALL CASES</b> <b>MESTI DILENGKAPI UNTUK SEMUA KES</b>		
Full Name of Applicant / <i>Nama Penuh Pemohon</i>	: _____		
Full Name of Life to be assured / <i>Nama Penuh Hayat Diinsuranskan</i>	: _____		
Occupation (Please state if you are employed or self-employed) <i>Pekerjaan (Sila nyatakan sekiranya anda bekerja atau bekerja sendiri)</i>	: _____		
<b>A. Purpose of cover</b> <b>Tujuan perlindungan</b>			
(1) Please tick the appropriate box / <i>Sila tandakan kotak yang berkenaan</i>			
<input type="checkbox"/> Keyperson Coverage <i>Perlindungan orang panting</i>	<input type="checkbox"/> Business Loan/Investment Protection <i>Pinjaman Perniagaan/Perlindungan Pelaburan</i>		
<input type="checkbox"/> Business Partnership Insurance/Buy/Sell Agreement/Share Purchase <i>Insurans Perkongsian Perniagaan Perjanjian Jual/Beli/Pembelian Saham</i>			
<input type="checkbox"/> Others (Please give details) <i>Lain-lain (Sila bed butir terperinci)</i> _____			
<b>B. Income details</b> <b>Butir-butir Pendapatan</b>			
(1) Please state your earned income over the last 3 years using the following split-up: <i>Sila nyatakan pendapatan terperoleh selama 3 tahun yang lalu dengan menggunakan pecahan tersebut:</i>			
Year / <i>Tahun</i>	200_	200_	200_
Basic salary / <i>Gall Asas</i>			
Commission/Bonuses / <i>Komisyen/Bonus</i>			
Dividends / <i>Dividen</i>			
Profit share / <i>Keuntungan saham</i>			
Stock options / <i>Opsyen stok</i>			
Other executive remuneration / <i>Lain-lain upah</i>			
(2) Please state your unearned income of the last 3 years, and give the source, i.e. property rental income, dividend from shares, interests or others: / <i>Sila nyatakan pendapatan tidak terperoleh untuk 3 tahun yang lalu, dengan memberi sumber iaitu pendapatan sewa hartanah, dividen saham, faedah atau lain-lain:</i>			
Year / <i>Tahun</i>	200_	200_	200_
Unearned income / <i>Pendapatan tidak terperoleh</i>			
Source / <i>Sumber</i>			
(3) Please tick the appropriate box / <i>Sila tandakan kotak yang berkenaan</i>			
<input type="checkbox"/> Keyperson Coverage <i>Perlindungan orang panting</i>	<input type="checkbox"/> Business Loan/Investment Protection <i>Pinjaman Perniagaan/Perlindungan Pelaburan</i>		
<input type="checkbox"/> Business Partnership Insurance/Buy/Sell Agreement/Share Purchase <i>Insurans Perkongsian Perniagaan Perjanjian Jual/Beli/Pembelian Saham</i>			
<input type="checkbox"/> Others (Please give details) <i>Lain-lain (Sila bed butir terperinci)</i> _____			
Year / <i>Tahun</i>	200_	200_	200_
Total assets / <i>Jumlah Aset</i>			
Jumlah liabilities / <i>Jumlah liabiliti</i>			
Business turnover / <i>Pulangan perniagaan</i>			
Gross profit / <i>Keuntungan kasar</i>			
Net profit / <i>Keuntungan bersih</i>			
(5) What percentage of company's share capital/partnership is owned by Proposed Insured? / <i>Berapa peratus kah modal saham syarikat/perkongsian dimiliki oleh Pencadang?</i>			

**Part 2 To be additionally completed for Keyperson Coverage**  
**Bahagian 2 Untuk dilengkapi bersama untuk Perlindungan Orang Penting**

- (1) Please indicate the basis on which the amount of insurance applied for was determined. / *Sila nyatakan bagaimana asas jumlah insurans yang dipohon ditentukan*
- Multiple of the keyperson's income — please state the respective multiple  
*Pendapatan berganda orang penting — sila nyatakan gandaan tersebut* \_\_\_\_\_
- Multiple of the keyperson's share of turnover / profit, — please state the respective multiple and how their share of turnover / profit has been calculated / *Bahagian pulangan/keuntungan berganda orang penting — sila nyatakan setiap gandaan tersebut dan bagaimana bahagian pulangan/keuntungan dikira*  
\_\_\_\_\_
- Any other basis, please give details / *Asas lain, sila bed butir terperinci* \_\_\_\_\_
- (2) Please explain why the Proposed Insured is considered to be so valuable to the company and advise the approximate costs of replacement: *Sila terangkan kenapa Pencadang dianggapkan sangat berharga pada syarikat dan sila nyatakan kos anggaran untuk penggantian:*  
\_\_\_\_\_  
\_\_\_\_\_
- (3a) Please state if the keyperson is a shareholder of the company. If so, please specify the percentage of the share capital the keyperson owns. *Sekiranya orang penting ialah pemegang saham syarikat, sila nyatakan. Jika ya, sila nyatakan peratus modal yang dimiliki orang penting.*  
\_\_\_\_\_
- (3b) What is the existing personal and business cover on the keyperson? *Apakah perlindungan perniagaan dan peribadi orang penting yang sedia ada?*  
\_\_\_\_\_
- (3c) Has the company effected or intends to effect insurance coverage on other keyperson(s)? If yes, please give details. If no, please explain why? *Pernahkah syarikat kuatkuasakan atau bercadang untuk kuatkuasa perlindungan insurans pada orang(-orang) penting? Jika ya, sila beri butir terperinci. Jika tidak, sila beri penerangan.*  
\_\_\_\_\_

**Part 3 To be additionally completed for Business Loan/Investment Protection**  
**Bahagian 3 Untuk dilengkapi bersama Pinjaman Perniagaan/Perlindungan Pelaburan**

- (1) What is the purpose of the loan? / *Apakah tujuan pinjaman?*  
\_\_\_\_\_
- (2) Please state the name of the lender: / *Sila nyatakan nama pemberi pinjaman:*  
\_\_\_\_\_
- (3) Please state the name of the borrower(s): (If there is more than one borrower, please state insurance arrangement for other borrowers) *Sila nyatakan nama peminjam(-peminjam): (Sekiranya ada lebih daripada seorang peminjam, sila nyatakan peraturan insurans untuk peminjam lain)*  
\_\_\_\_\_
- (4) Please state the amount of loan / *Sila nyatakan jumlah pinjaman:* \_\_\_\_\_
- (5) Please state the term of the loan / *Sila nyatakan tempoh pinjaman:* \_\_\_\_\_
- (6) What are the interest rates? / *Berapakah kadar faedah?* \_\_\_\_\_
- (7) Has the application for life insurance been requested by the lender? *Pernahkah permohonan untuk insurans hayat diminta oleh pemberi pinjaman?* \_\_\_\_\_
- (8) Please provide further information on the Proposed Insured's involvement in the project: *Sila bed maklumat lanjut tentang penglibatan Pencadang dalam projek:* \_\_\_\_\_
- (9) Please provide further information on the project to be financed: *Sila bed maklumat lanjut tentang projek yang akan dibiayai:* \_\_\_\_\_

**Part 4 To be additionally completed for Business Partnership Insurance/Buy/Sell Agreement/Share Purchase**  
**Bahagian 4 Untuk dilengkapi bersama untuk Insurans Perkongsian Perniagaan/Perjanjian Jual/Beli/Pembelian Saham**

- (1) What is the current valuation of the shares/partnership? Please submit Buy & Sell Agreement and current official valuation report for reference. If the valuation was not done by a professional, please indicate the basis on which the valuation was derived. / *Berapakah nilai semasa saham/perkongsian? Sila beri Perjanjian Beli & Jual dan repot nilai semasa untuk rujukan. Sekiranya penilaian tidak dilakukan oleh seorang profesional, sila tunjuk bagaimana asas penilaian didapati.*  
\_\_\_\_\_
- (2) Please state the number of partners/shareholders in the company. *Sila nyatakan jumlah rakan kongsi/pemegang saham dalam syarikat.* \_\_\_\_\_
- (3) Are policies affected on all partners / shareholders? If yes, please give details. If no, please advise why. / *Adakah polisi-polisi diambil bagi semua rakan kongsi/pemegang saham? Jika ya, sila nyatakan butir terperinci, Jika tidak, sila maklumkan.*  
\_\_\_\_\_
- (4) What liabilities arise on the death of the Proposed Insured? *Apakah beban yang akan ditanggung sekiranya Pencadang meninggal dunia?*  
\_\_\_\_\_
- (5) Will this policy be written in trust for the remaining partners / shareholders? *Adakah polisi ini akan diamanahkan untuk rakan kongsi/pemegang saham yang masih hidup?*  
\_\_\_\_\_

**Declaration / Pengisytiharan**

I/We hereby declare that to the best of my/our knowledge, the above statements are true and complete and that such disclosures will form part of the basis of this Contract of life assurance. / *Saya/Kami dengan ini mengisytiharkan bahawa setakat pengetahuan saya/kami, penyata diatas adalah benar dan lengkap dan pencledahan ini akan menjadi sebahagian dari asas Kontrak insurans hayat.*

Signature of Proposed Insured  
*Tandatangan Pencadang*

Date  
*Tarikh*

Signature of Applicant  
*Tandatangan Pemohon*

Date  
*Tarikh*