

Part 1 TO BE COMPLETED IN ALL CASES
Bahagian 1 MESTI DILENGKAPI UNTUK SEMUA KES

Full Name of Applicant / Nama Penuh Pemohon : _____
Full Name of Life to be assured / Nama Penuh Hayat Diinsuranskan : _____
Occupation (Please state if you are employed or self-employed) /
Pekerjaan (Sila nyatakan sekiranya anda bekerja atau bekerja sendiri) : _____

A. Purpose of cover
Tujuan perlindungan

- (1) Please tick the appropriate box / Sila tandakan kotak yang berkenaan
- Keyperson Coverage / Perlindungan orang penting Business Loan / Investment Protection / Pinjaman Perniagaan / Perlindungan Pelaburan
- Business Partnership Insurance / Buy/ Sell Agreement / Share Purchase / Insurans Perkongsian Perniagaan / Perjanjian Jual / Beli / Pembelian Saham
- Others (Please give details) / Lain-lain (Sila beri butir terperinci) _____

B. Income details
Butir-butir Pendapatan

- (1) Please state your earned income over the last 3 years using the following split-up:
Sila nyatakan pendapatan terperoleh selama 3 tahun yang lalu dengan menggunakan pecahan tersebut:

Year / Tahun	200_	200_	200_
Basic salary / Gaji Asas			
Commission / Bonuses / Komisyen / Bonus			
Dividends / Dividen			
Profit share / Keuntungan saham			
Stock options / Opsyen stok			
Other executive remuneration / Lain-lain upah			

- (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 :
Sila nyatakan pendapatan tidak terperoleh untuk 3 tahun yang lalu, dengan memberi sumber iaitu pendapatan sewa hartanah, dividen saham, faedah atau lain-lain:

Year / Tahun	200_	200_	200_
Unearned income / Pendapatan tidak terperoleh			
Source / Sumber			

- (3) Company details / Perihal Syarikat

- i. Name of Company / Nama Syarikat _____
- ii. Type of Company / Jenis Syarikat
- Sole Proprietorship / Pemilik tunggal Public limited company / Syarikat awam Private limited company / Syarikat swasta
- Partnership / Perkongsian Non profit organization / Organisasi tanpa keuntungan Others (please indicate) / Lain-lain (sila nyatakan) _____

- iii. Nature of Business / Jenis Perniagaan _____
- iv. Position held by Proposed Insured and for how long
Jawatan dipegang oleh Pencadang dan untuk tempoh berapa lama _____
- v. When was the business established? / Bilakah perniagaan ditubuhkan? _____
- vi. Number of employees / Jumlah kakitangan _____

- (4) Business figures (No need to complete this part if audited accounts for the last 3 years are available for reference)
Angka perniagaan (Tidak perlu lengkap bahagian ini sekiranya akaun yang telah diaudit untuk 3 tahun yang lalu sedia ada untuk rujukan)

Year / Tahun	200_	200_	200_
Total assets / Jumlah Aset			
Jumlah liabilities / Jumlah liabiliti			
Business turnover / Pulangan perniagaan			
Gross profit / Keuntungan kasar			
Net profit / Keuntungan bersih			

- (5) What percentage of company's share capital/partnership is owned by Proposed Insured?
Berapa peratus kah modal saham syarikat /perkongsian dimiliki oleh Pencadang? _____

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 beri 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
Pernakah 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 : _____ (5) Please state the term of the loan : _____
Sila nyatakan jumlah pinjaman : _____ 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?
Pernakah permohonan untuk insurans hayat diminta oleh pemberi pinjaman? _____
- (8) Please provide further information on the Proposed Insured's involvement in the project :
Sila beri maklumat lanjut tentang penglibatan Pencadang dalam projek : _____
- (9) Please provide further information on the project to be financed :
Sila beri 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 report 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 pendedahan ini akan menjadi sebahagian dari asas Kontrak insurans hayat.

Signature of Proposed Insured
Tandatangan Pencadang

Date
Tarikh

Signature of Applicant
Tandatangan Pemohon

Date
Tarikh