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Business Cover Questionnaire

Daftar Pertanyaan Perlindungan Perniagaan

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			
<input type="checkbox"/> Keyperson Coverage Perlindungan orang penting	<input type="checkbox"/> Business Loan/Investment Protection Pinjaman Perniagaan/Perlindungan Pelaburan		
<input type="checkbox"/> Business Partnership Insurance/Buy/Sell Agreement/Share Purchase Insurans Perkongsian Perniagaan Perjanjian Jual/Beli/Pembelian Saham			
<input type="checkbox"/> Others (Please give details) Lain-lain (Sila bed butir terperinci) _____			
B. Income details			
Butir-butir Pendapatan			
(1) Please state your earned income(RM) over the last 3 years using the following split-up: Sila nyatakan pendapatan terperoleh(RM) selama 3 tahun yang lalu dengan menggunakan pecahan tersebut:			
Year / Tahun	20__	20__	20__
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(RM) 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(RM) untuk 3 tahun yang lalu, dengan memberi sumber iaitu pendapatan sewa hartanah, dividen saham, faedah atau lain-lain:			
Year / Tahun	20__	20__	20__
Unearned income / Pendapatan tidak terperoleh			
Source / Sumber			
(3) Please tick the appropriate box / Sila tandakan kotak yang berkenaan			
<input type="checkbox"/> Keyperson Coverage Perlindungan orang penting	<input type="checkbox"/> Business Loan/Investment Protection Pinjaman Perniagaan/Perlindungan Pelaburan		
<input type="checkbox"/> Business Partnership Insurance/Buy/Sell Agreement/Share Purchase Insurans Perkongsian Perniagaan Perjanjian Jual/Beli/Pembelian Saham			
<input type="checkbox"/> Others (Please give details) Lain-lain (Sila bed butir terperinci) _____			
(4) Please state the amount(RM) of loan / Sila nyatakan jumlah(RM) pinjaman:			
Year / Tahun	20__	20__	20__
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 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(RM) 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