

Appendix "B"

B) Fidelity Guarantee Insurance

Insured	:	Magnus Force Sdn Bhd (1005577-P) (HQ) 201201021085 and/or Principal's FTRRI
Postal Address	:	518A, Jalan Haruan 4/6, Oakland Commercial Centre 70300 Seremban
Period of Insurance	:	07/05/2026 to 06/05/2027
Coverage	:	To indemnify the insured against all pecuniary loss arising from all Act of fraud or dishonesty committed by any of their employees/guards during course of duties including principal's property & property under care or under custody or control.
Sum Insured	:	Any One Loss and in the aggregate – RM 50,000/=
Basic Net Rate	:	2%
Annual Premium	:	2% x RM 50,000.00 + RM 3.00 x 327 (5 Manager, 5 Executive, Admin Clerk / 25 Officer /Supervisor/Static Guards /Driver/Despatch/281 Nepalese/ 11 Armed Guards) = RM 1,000.00 + RM 981.00 = RM 1,981.00 + RM 158.48 (8% S/Tax) + RM10.00 (S/Duty) = RM 2,149.48
Excess	:	RM 3,000.00 (Each and Every Claim Per Event)
Clauses	:	1) Payment on Account Clause 2) Auditors' and Accounts' Fees Clause (1) 3) Discovery Period (12 Months) 4) Unidentified Employees Extension
Exclusions	:	i) Such coverage shall not apply to loss of money, jewellery, negotiable instrument, bearer, bonds or coupons, stamps, bank or currency belonging to 3 rd parties. ii) Such coverage shall not covered foreign guards/staff who is NOT holding a valid working permit. The above coverage shall ONLY include Nepalese Guards DECLARED to us.
Remarks	:	Under Common Law you are liable in full value of the loss or damage to customer's property due to infidelity of your staff.

Subjectivities

It is mandatorily required by Bank Negara Malaysia ("BNM") to conduct Terrorist Sanction Screening and subject to clearance before any risk is bound. Therefore, kindly submit Latest SSM, Form 24 & 49 and details of Shareholder and Director for Screening upon confirmation of risk.

Appendix 'C'

C) Public Liability Insurance

Insured	:	Magnus Force Sdn Bhd (1005577-P) (HQ) 201201021085
Postal Address	:	518A, Jalan Haruan 4/6, Oakland Commercial Centre 70300 Seremban
Period of Insurance	:	07/05/2026 to 06/05/2027
Coverage	:	Against all Third Party Property damage and/or bodily injury arising out of your business as security guard on which you are legally liable to pay compensation, including legal fees (if any).
Limit of Liability	:	RM 1,000,000.00 Any One Accident RM 1,000,000.00 Any One Period
Territorial Limit	:	Anywhere within <u>Malaysia</u>
Annual Premium	:	RM 1,500.00 + RM 300.00 = RM 1,800.00 + RM 144.00 (8% S/Tax) + RM 10.00 (S/Duty) = <u>RM 1,954.00</u>
Excess	:	a) RM 500.00 (Third Party Bodily injury) b) RM 500.00 (Third Party Property Damage) c) RM 2,500.00 (Third Party Property Damage cause by Armed Guard) on Each & Every Loss d) RM 3,000.00 (Third Party Property Damage/Third Party Bodily injury cause by Guard Dog services)
Extension/Clauses/ Endorsement	:	a) Loading and Unloading b) Plant and Machinery c) Fire and Explosion d) Food & Drink Poisoning e) Car Park Liability f) Cross Liability g) Vehicles Not Licensed for Public Road Use Endorsement h) Non-Owned Vehicle Liability Endorsement i) Guest effects j) Private work for directors or executive k) Indemnity to directors & executive l) Work Away risk m) Guard Dog With Handler
Exclusion	:	a) Policy SHALL NOT COVERED liability in respect of loss or damage to your principal's property that under your care, custody &/or control due to your guard negligence b) Cyber Exclusion (LMA 5458 (Amended))

Subjectivities

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Appendix "D"

D) Group Personal Accident Insurance (unnamed basis)

Insured : **Magnus Force Sdn Bhd (1005577-P) (HQ) 201201021085**

Postal Address : 518A, Jalan Haruan 4/6,
Oakland Commercial Centre , 70300 Seremban

Period of Insurance : 07/05/2026 to 06/05/2027

Coverage : **24 Hours worldwide** cover on accidental means as per insurer's Scale of Benefits.

Classification of Occupation : Class (1) + (2)

Beneficiary : Next of kin as per nomination form and/or your company

Warranty : Age of Director / Staff / Guard above 18 years not exceeding 70 years

Extensions : i) Automatic Additions & Deletions Clause
ii) Motorcycling
iii) Food & Drink Poisoning
iv) Strike, Riot and Civil Commotion
v) Hijacking
vi) Disappearance
vii) Harmful Insect or Snake Bites or Animal Attacks

Exclusion (NOT COVERED) : i) Any fatal Accident without valid driving license
ii) Under policy clause (6.b), **Illness** of any kind and Covid 19 is not covered
iii) LMA 5433 - Cyber Exclusion

Benefits/ Sum Insured

Accidental Death & Permanent Disability : As per table below
 Medical Expenses (Accident only) : As per table below
 Funeral Expenses/Burial : RM 2,000.00 (Reimbursement)
 Bereavement Allowance : RM 1,000.00 (Benefit Include Illness/Sickness)

No	Occupation	No of staff	Accidental Death / Permanent Disability (RM)	Medical Expenses (RM)	Total Sum Insured (RM)
1	Director I.Mohamad Fazlin bin Mohaamad Ic No : 720630-14-5681	1	25,000.00	2,000.00	25,000.00
2	Manager, Executive & Admin Clerk	10	10,000.00	1,000.00	100,000.00
3	Officer /Supervisor/Static Guards /Driver/Despatch	25	10,000.00	1,000.00	250,000.00
4	Nepal Guards	281	10,000.00	1,000.00	2,810,000.00
					3,185,000.00
5	Armed Guards	11	25,000.00	2,000.00	275,000.00
		328	Grand Total		3,460,000.00

Rate Item 1-4 : **0.175%** x RM 3,185,000.00 = RM 5,573.75

Rate Item 5 : **0.35%** x RM 275,000.00 = RM 962.50

Annual Premium : RM 5,573.75 + RM 962.50
 = RM 6,536.25 + RM 522.90 (8% S/Tax) + RM10.00 (S/Duty)
 = **RM 7,069.15**

Important Note : *It is advisable that you must declare total number of guards 100% on record in accordance to Socso listing of HQ & branches. Otherwise in event of a claim Lonpac Insurance reserved the right to charge additional premium before claim in process.*

Appendix "E"

E) Burglary Insurance – 1st Loss
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Insured	:	Magnus Force Sdn Bhd (1005577-P) 201201021085 (HQ) And/or School (1 School) F.T.R.R.& I.
Postal Address	:	518A, Jalan Haruan 4/6, Oakland Commercial Centre,70300 Seremban
Period of Insurance	:	07/05/2026 to 06/05/2027
Business	:	Security Services
Location Of Risk	:	Zenith International School
Interest Insured	:	On computers, laptops, projectors, cameras, school & co-curriculum equipments and accessories, cctv & alarm system, air-con & compressor, building cables, lighting arrester and property and every description which belonging to the insured or held by them in trust or on commission.
Sum Insured Per School	:	RM 10,000.00 (1st Loss) x 1 School
Total Sum Insured	:	RM 10,000.00 (1st Loss)
Scope Of Cover	:	Loss Of Or Damage to Interest Insured Consequent Upon Theft Involving Forcible And Violent Entry Into/Or Exit From Insured's Premises Including Damage Thereto.
Extension / Clauses	:	<ul style="list-style-type: none"> i) Armed Robbery / Hold Up Endorsement ii) Employee Effects Clause (Max. Limit RM 250/-) iii) 1st Loss without average clause iv) Internal Removals v) Loss Notification vi) Market value vii) Strikes, Riot and Civil Commotion viii) Temporary Removal ix) Damage to Insured Premises (Max. Limit RM 500/-) x) Terrorism exclusion endorsement xi) Loss due to Forcible and Violent Removal Items without forcible Entry to Premises (Max Limit RM5,000/- & Excess RM750/- EEL) xii) Reinstatement Value applicable on all Cables xiii) Premium Warranty
Exclusions	:	<ul style="list-style-type: none"> i) Theft by Deception (Cheating) Clause ii) Criminal Breach of Trust Clause iii) Terrorism Exclusion Clause (Property) iv) Theft without any forcible & Violent Entry/Removal
Excess	:	RM 500.00 On Each & Every Loss
Rate	:	5%
Annual Premium	:	RM 10,000.00 x 5% = RM 500.00 + RM 40.00 (8% S/Tax) + RM 10.00 (S/Duty) = <u>RM 550.00</u>
Remarks	:	Cover Strictly Exclude Hand Phones, Walkie-Talkie and Cash

Subjectivities

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