

3. Schedule of Rates and Trade/Occupation Classifications

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
10	RESIDENTIAL PROPERTIES					
1001	Dwellings	0.052	0.064	0.139	0.222	1
1008	Flats and Apartments (if with shops and/or businesses not exceeding 20% of the total floor area - Non-Hazardous Trades only)	0.057	0.071	0.114	0.170	1C&3A
11	RETAIL TRADING					
1102	General merchandise	0.229	0.289	0.470	1.142	3A
1106	Departmental stores, emporiums, supermarkets, mini-markets and shopping complexes	0.133	0.171	0.263	0.636	
1112	Laundries/laundrettes and dry cleaners	0.283	0.354	0.425	0.567	
1114	Market / Wholesale Market (Wet)	0.217	0.272	0.436	1.089	3A
1116	Hair Dressing Salon/Beauty Salon	0.193	0.243	0.388	0.971	
1118	Signboard Maker/Frame Maker Premises	0.415	0.519	0.830	1.661	
12	HOTELS, OFFICES, OTHER SIMPLE OCCUPANCIES					
1202	Hotels, boarding houses, rest houses and chalets	0.114	0.143	0.172	0.229	1D
1204	Office Buildings and contents - not more than 50% of the total floor area occupied for retail trading purposes NB : If more than 50% of the total floor area occupied for retail trading purposes, to rate under general merchandise	0.055	0.068	0.117	0.166	
1208	Universities, colleges and schools	0.084	0.105	0.168	0.252	1A
1210	Research and Scientific Institutes and Laboratories	0.134	0.168	0.267	0.401	
1212	Hospitals, nursing homes, orphanages, welfare homes, veterinary surgeries and animal hospitals	0.080	0.100	0.160	0.239	
1214	Doctors and dentists clinics/surgeries and consulting rooms	0.106	0.132	0.212	0.550	
1216	Religious institutions, libraries and museums	0.062	0.077	0.122	0.185	
1218	Funeral parlour and crematoria	0.094	0.118	0.190	0.285	
1220	Botanical and Zoological gardens and aquaria	0.075	0.094	0.152	0.228	

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
13	MINING AND QUARRYING					
1302	Coal mines	Refer to Association				
1304	Tin and other metal ores excluding dredges and underground mines, stone and mineral quarries; clay, sand and gravel pits	0.253	0.260	0.332	0.447	
1308	Tin Smelting Works	Refer to Association				
14	CONSTRUCTION					
1402	Buildings in Course of Construction (B.I.C.C.) and materials on site (Other than Woodworking risks)	0.024	0.031	0.061	0.081	27
1410	Plant Hire Contractors (Risks on premises only)	0.101	0.127	0.252	0.315	
1420	Silent Industrial Risks:- A manufacturing and/or Workshop risk shall not be considered "Silent" for rating purposes unless the risk concerned has been closed down for a period of not less than 30 consecutive days. When a risk can in accordance with the above be classified as "Silent" the risk may be rated at 50% of the normal working rate or as General Storage (See 3402), whichever rate is the lower, subject to a minimum rate of 0.09%, and a pro rata return of premium allowed in respect of the difference in rate for the silent period.					
1422	Unoccupied and Vacant Risks:- (Other than Silent Industrial Risks)	0.053	0.069	0.106	0.149	12
15	FOOD PROCESSING INDUSTRIES					
1502	Dairy produce manufacture	0.109	0.136	0.205	0.274	
1506	Copra kilns	0.597	0.747	1.121	1.495	
1508	Sago, tapioca and starch factories	0.102	0.127	0.191	0.254	
1512	Bakeries, biscuit, confectionery and candy manufacture	0.197	0.255	0.365	0.540	
1514	Meehoon, noodles and related products	0.377	0.471	0.706	0.941	
1516	Sauce and pickle factories	0.112	0.140	0.210	0.280	
1518	Animal food manufacture including feed mills	0.256	0.320	0.481	0.641	
1520	Poultry Farms (ie domestic fowls, ducks, geese, turkey, quails etc.)	0.120	0.151	0.188	0.227	
1521	Animal Farms	0.206	0.266	0.382	0.566	
1522	Aquaculture	0.089	0.112	0.223	0.391	
1524	Abattoir	0.163	0.204	0.254	0.307	
1526	Food Processing - Not otherwise classified	0.159	0.204	0.320	0.490	

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		1A	1B	2	3	
16	BEVERAGES					
1602	Distilleries	0.227	0.284	0.427	0.569	
1604	Breweries including Blending	0.086	0.108	0.163	0.217	
1606	Bottled/packed drinking water and soft drink manufacture	0.108	0.135	0.213	0.289	
17	TOBACCO					
1702	Tobacco, cigarette and cigar factories	0.142	0.178	0.267	0.356	
1704	Bonded stores for tobacco, cigarettes and cigars	0.184	0.230	0.307	0.461	
1710	Tobacco Buying and Curing Centres	0.306	0.382	0.758	1.221	
1718	Cured leaf grading, baling packing, buying/selling sheds, store and other buildings Note : If furnaces are fired solely by gas, electricity and/or oil, a 20% reduction of the rates may be allowed. Warranty 16 must be affixed if this reduction is allowed.	0.251	0.304	0.678	1.590	
18	TEXTILES					
1802	Textile mills; Spinning Mills and Thread makers (excluding garment making)	0.386	0.517	0.694	0.918	
1806	Fabrics printing and dyeing including batik making	0.444	0.555	0.833	1.111	
1808	Garment makers	0.395	0.494	0.803	1.237	
1814	Hosiery/knit-wear/lace manufacture	0.295	0.368	0.599	0.923	
1816	Silk manufacture	0.142	0.177	0.288	0.444	
1818	Carpet and rug mills/factories	0.491	0.609	0.750	2.233	
1810	Mattress manufacture (excluding manufacturing of foam, rubber or plastic) and Upholsterers' Workshops	0.447	0.558	0.838	1.117	
1812	Textile goods manufacture not otherwise classified	0.569	0.711	1.067	1.423	
19	LEATHER AND FIBRE PRODUCTS INDUSTRIES					
1902	Tanneries and leather finishers	0.202	0.252	0.378	0.504	
1904	Natural fibre goods manufacture (e.g. brush, broom, etc)	0.362	0.452	0.905	2.262	
1906	Leather goods manufacture	0.285	0.356	0.711	1.778	
1908	Hair and feather processors, fur and skin dressers, and manufacture of goods therefrom	0.437	0.550	1.118	2.729	

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
20	TIMBER					
2002	Logging Camps including buildings and equipment	0.602				
2004	Sawmills : a) No burning of sawdust within 30 metres of the nearest building forming part of the sawmill.	0.590	0.737	0.947	1.053	9
2006	b) Otherwise Plywood, Veneer, Laminated Board, Hardboard and other Particle Board Factories:-	0.840	1.050	1.313	1.445	
2008	a) No burning of sawdust within 30 metres of the nearest building forming part of the plywood mill.	0.299	0.373	0.573	0.746	9
2010	b) Otherwise	0.365	0.456	0.701	0.913	
2013	Timber Impregnation Plant as a separate trade not part of any sawmill/plywood factory	0.197	0.246	0.370	0.493	10
2015	Furniture manufacture NB: For purpose of submission of statistics to PIAM, the following classification of trade code is to be reported:-	0.718	0.835	1.191	1.629	
2014	Furniture/packing case (timber) manufacture					
2032	Joiners, carpenters workshop and stores					
2034	Builders and prefabricated timber building manufacture					
2038	Manufacture of wood goods and other working risks not otherwise classified					
2016	Charcoal manufacture	1.021				
2026	Timber Drying Kiln integrated with Sawmill and/or Plywood Factory	Apply sawmill and/or plywood factory rates				
2028	Independent Timber Drying Kiln:- (a) source of heating using electric/solar power	0.301	0.376	0.577	0.752	23
2030	(b) source of heating using other than electric/solar power	0.409	0.511	0.785	1.022	
2036	Bamboo, cane and rattan processing and manufacture	0.796	0.996	1.497	1.991	

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
21	PAPER AND PRINTING					
2102	Carton, cardboard box manufacture	0.576	0.721	1.08	2.161	
2104	Paper products (including wallpaper) manufacture	0.446	0.565	0.858	1.715	
2109	Printers NB: For purpose of submission of statistics to PIAM, the following classification of trade code is to be reported:-	0.190	0.254	0.411	0.644	
2108	General Printers					
2122	Newspaper Printers					
2124	Magazine/periodicals/book printers					
2112	Waste paper dealers and processors	0.659	0.824	1.235	1.648	
2114	Paper and cardboard mills	0.271	0.339	0.509	1.019	
2118	Toilet/tissue paper manufacture	0.609	0.762	1.142	2.286	
2120	Waxed/laminated paper product manufacture	0.476	0.596	0.895	1.789	
2128	Cutting/Slitting/Shearing/Packing and Storing of Ready-Made Paper	0.305	0.382	0.572	1.145	
22	CHEMICALS					
2202	Acid, Alkali and dry ice manufacture	0.150	0.188	0.280	0.374	
	Compressed and liquified industrial and domestic gas (other than liquified petroleum gas) manufacture :-					
2204	(a) non-flammable and non-explosive	0.093	0.116	0.174	0.232	
2205	(b) flammable and/or explosive	0.163	0.204	0.306	0.408	
2206	Fertilizers and pesticides manufacture including mixing, blending, bottling and bagging of fertilizers and pesticides	0.193	0.242	0.362	0.483	
2208	Synthetic resins and basic plastic raw materials manufacture	Refer to Association				
	Paint manufacture :-					
2210	(a) emulsion/waterbased	0.295	0.368	0.553	0.736	17
2212	(b) otherwise	0.740	0.926	1.389	1.852	
2214	Medicinal and pharmaceutical preparations manufacture	0.416	0.520	0.780	1.042	
2216	Soaps and washing powder manufacture	0.292	0.365	0.548	0.731	
	Cosmetics manufacture :-					
2218	(a) non-solvent based	0.222	0.277	0.417	0.555	
2219	(b) solvent based	0.272	0.340	0.510	0.679	
2220	Candles, waxes and polishes manufacture	1.361	1.701	2.552	3.402	

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		1A	1B	2	3	
2222	Explosives and ammunition manufacture	Refer to Association				
2224	Sensitized film manufacture including processing but excluding celluloid films	0.123	0.155	0.233	0.311	
	Adhesive manufacture:-					
2226	a) using bituminous materials or solvents having a flash point (closed-cup test) below 32 C (90 F)	0.392	0.490	0.735	0.980	
2228	b) otherwise	0.187	0.234	0.352	0.470	
2230	Matches/fireworks/joss stick manufacture and storage	1.779	2.224	3.337	4.449	
2232	Other Chemical Products manufacture and storage not otherwise classified	0.277	0.347	0.520	0.693	
23	PETROLEUM					
2302	Petroleum refineries	Refer to Association				
2304	Manufacture of products of petroleum and/or coal	Refer to Association				
2306	Petro-chemical factories	Refer to Association				
2308	Natural gas and crude petroleum production	Refer to Association				
24	RUBBER					
2402	Rubber smoke-houses and rubber drying by artificial heat other than processes involving drying by steam, hot water pipes or hot air supplied from outside the building chambers heated by fixed heat exchange units.		1.346	2.692		
2404	Rubber milling, blending, washing and cutting	0.165	0.206	0.440	0.551	8A
2406	Rubber drying (no drying by artificial heat)	0.474	0.592	1.185	-	8B
2408	Rubber drying by steam, hot water pipes or hot air supplied from outside the building chambers heated by fixed heat exchange units	0.664	0.830	1.661	-	8C
2410	Rubber and foamed rubber goods godown (including baling and packing) other than solely for S.M.R.	0.245	0.307	0.461	0.615	
2412	S.M.R. production including drying and packing	0.252	0.315	0.441	0.629	
2414	Rubber goods manufacture by the process of dipping moulds into latex base compounds including process of extruding latex thread and subsequent curing	0.177	0.221	0.310	0.443	
2416	Tyre retreading and vulcanising	0.561	0.701	1.052	1.318	
2418	Foamed rubber goods manufacture	0.486	0.607	0.911	1.215	

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		1A	1B	2	3	
2420	Latex bulking installation, Latex Collecting, Coagulating and Concentrating Plant	0.096				
2424	Rubber goods manufacture (Other than class codes 2414,2416 and 2418)	0.487	0.609	0.933	1.218	
25	PLASTICS					
2501	Assembly or Manufacture of plastic goods from ready made plastics not involving processing of plastic resins or compounds or extrusion, blowing or injection moulding	0.327	0.408	0.628	0.942	4C
2502	Plastic Goods Manufacture : GROUP A Permitting only the following resins/ compounds :- 1. Protein based resins (eg. casein) 2. Products based on formaldehyde or aldehyde (eg. melamine, phenol, urea, phenol furfural or cresol formaldehyde) 3. Polyamide resins (eg. nylon) 4. Polycarbonate based resins 5. Fluorocarbon (eg. teflon) 6. Polyester resins including alkyd resins 7. Polyvinyl acetate 8. Polyvinyl butyrate 9. Epoxy resins (eg. Araldite) (Other than GROUP C) 10. Silicone 11. Amino resins	0.436	0.544	0.838	1.256	4C & 13A
2504	GROUP B Permitting only the following resins/ compounds :- 1. Polystrene 2. Polythene/Polyethylene 3. Polypropylene 4. Methyl Methacrylate 5. Cellulose Acetate 6. Cellulose Acetate Butyrate 7. Cellulose Propionate 8. Ethyl Cellulose 9. Acrylonitrile Butadiene Styrene (ABS) 10. Acrylic (eg. perspex) 11. Acetal 12. Polymethyl Methacrylate 13. Polyvinyl Chloride	0.343	0.429	0.644	0.966	4C & 13B

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
2506	GROUP C Reinforced plastics (eg. fibreglass) using polyester resins, alkyd resins or epoxy resins and involving the use of catalysts, accelerators and solvents	0.873	1.092	1.501	2.115	4C & 13C
2508	GROUP D Expanded foam and expanded plastics	1.541	1.926	2.555	3.434	4C
2510	GROUP E All other plastics including nitrocellulose based plastics	Refer to Association				4C
2512	Plastic Recycling Plant NB 1. Process involving cutting, grinding or buffing of plastics being incidental to the main manufacturing process shall not be subject to extra charge. However, if the main manufacturing process is recycling of plastic, the Plastic Recycling Plant rate shall apply (see 2512) NB 2. Process involving printing shall require an additional rate of 0.100% NB 3. Process involving spray painting shall require an additional rate of 0.100% (Note : NB1 to NB3 is applicable to risk codes 2501 to 2512 only)	1.023	1.279	1.706	2.452	4C
26	NON-METALLIC MINERALS					
2601	Cement Factories	Refer to Association				
2602	Pottery works, tiles, bricks, china, earthenware manufacture	0.128	0.159	0.240	0.319	
2604	Sheet and plate glass manufacture	0.195	0.243	0.304	0.729	
2606	Glass bottle manufacture	0.385	0.481	0.602	1.444	
2608	Optical instrument and lens manufacture	0.085	0.106	0.132	0.317	
2610	Cement/concrete products manufacture	0.109	0.150	0.219	0.330	
2612	Abrasive paper and powder manufacture	0.109	0.136	0.205	0.273	
2614	Other non-metallic mineral products manufacture not otherwise classified	0.198	0.246	0.352	0.528	

CODE	TRADE/OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION				Warranties Applicable
		1A	1B	2	3	
27	METAL WORKING; ENGINEERING					
2702	Smelting Works and Foundries	0.122	0.154	0.259	0.400	
2703	Rolling Mills and Structural Metal Works	0.116	0.146	0.245	0.379	
2704	Wire and cable manufacture :- (a) not insulated	0.153	0.190	0.320	0.495	
2710	(b) insulated	0.194	0.243	0.405	0.648	
2706	Treatment of metal products; Electroplating	0.287	0.358	0.597	0.955	
2722	Metal cans and containers manufacture	0.178	0.222	0.373	0.577	
2724	Metal screws and nails manufacture	0.176	0.221	0.371	0.572	
2726	Metal products manufacture not otherwise classified	0.111	0.138	0.233	0.360	
2755	Engineering Premises, Blacksmith (General Metal Works)	0.170	0.213	0.358	0.554	
2728	Battery manufacture	0.153	0.206	0.350	0.567	
2708	Manufacture/assembly of electrical plant, machinery, tools, equipment and appliances	0.131	0.164	0.274	0.438	
2709	Manufacture/assembly of electronic components, equipment and appliances and Semi-conductor risks (excluding Wafer Manufacture)	0.116	0.145	0.242	0.387	
2712	Shipbreakers' yards	Refer to Association				
2714	Ship/Boat Builders and Repairers:- (a) Wooden/Fibreglass Hulls	0.809	1.075	1.370	2.061	
2715	(b) Steel, Metal or Others	0.181	0.226	0.348	0.452	
2716	Manufacture/assembly of motor vehicles and cycles, bicycles, trishaws and vehicle spare parts	0.136	0.172	0.257	0.342	
2718	Aircraft, aircraft engines and component manufacture	Refer to Association				
2720	Manufacture/assembly of mechanical plant, machinery, tools, equipment and appliances including boilers, turbines, engines, pumps, centrifugal separators, etc.	0.179	0.223	0.372	0.594	

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		1A	1B	2	3	
28	MOTOR TRADE AND RELATED RISKS					
2802	Motor vehicles and cycles, bicycles and agricultural implements (premises used as showrooms and salesroom only)	0.228	0.285	0.570	1.424	4A,4B & 4C
2804	Motor repair workshops, garages and service stations (without spray painting)	0.184	0.229	0.344	0.688	
2806	Motor repair workshops, garages and service stations (with spray painting)	0.239	0.299	0.449	0.898	
2808	Motor vehicles in the open	0.102				
2810	Bus and coach depots :- (a) without repairs and servicing	0.140	0.175	0.262	0.349	6
2811	(b) with repairs and servicing	0.244	0.305	0.457	0.610	
2812	Car parks	0.097	0.121	0.133	0.181	
2818	Petrol stations	0.139	0.175	0.349	0.697	14 & 22
29	RESTAURANTS, PLACES OF RECREATION					
2902	Coffee shops and Restaurants	0.161	0.202	0.303	0.757	
2904	Sauna, turkish baths and massage parlours	0.279	0.348	0.523	0.696	
2905	Social/cultural/political/athletic and sports clubs, water theme parks	0.084	0.109	0.204	0.264	1A
	NB: For purpose of submission of statistics to PIAM, the following classification of trade code is to be reported:-					
2906	Social/cultural/political/athletic and sports clubs					
2910	Bowling alleys not part of any hotel and shopping complex					
2912	Skating rinks, stadiums, and race courses					
2908	Night-clubs, bars, pubs, dance and musical halls	0.525	0.656	0.985	1.312	
2914	Amusement arcades/parks, billiard halls and snooker centres	0.202	0.252	0.379	0.506	
30	UTILITIES					
3002	National Electricity Utility	Refer to Association				

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		1A	1B	2	3	
3004	Other Electricity Undertakings	Refer to Association				
3006	Waste and garbage disposal plants					
3008	Power /Generator House, Pump House and Substation in privately owned factories and/or undertakings solely for own private consumption	0.105	0.131	0.209	0.314	
31	TRANSPORT					
3102	Docks, jetties, piers, wharves and water transport premises	Refer to Association				
3104	Air transport premises including hangars	0.199				
3106	Land and Rail Transport	Refer to Association				
33	CINEMAS, STUDIOS & EXHIBITION HALLS					
3302	Cinemas and theatres	0.317	0.397	0.596	0.794	19
3304	Radio, television transmitting stations and studios; Wireless Paging Service centres	0.110	0.137	0.206	0.275	19
3306	Exhibitions, halls, trade fairs, other concert and meeting halls and auctioneers' premises	0.124	0.157	0.233	0.393	
3308	Photographic, art and advertising studios	0.198	0.247	0.495	0.680	
34	GENERAL STORAGE					
3402	General storage Oil tank installations used by oil importers/ exporters or producers for the wholesale storage or deposit of petroleum, kerosene, and all mineral and rock oils and their liquid products and/or mixtures including naphtha :-	0.195	0.250	0.366	0.494	3A
3406	a) Tank installations and/or buildings used for storage and/or deposit and their contents					15
3408	b) Barrels, tins or drums containing oils, etc., as above, in the open and their contents	0.269				
3410	c) Empty barrels, tins or drums in the open	0.201				
3412	Storage of Properties/Goods in the Open not attached to any building or part thereof and not situated within the compound or perimeter of any risk	0.193				3A

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		1A	1B	2	3	
35	OIL MILL					
3502	Palm oil mills and/or refineries :- a) not using any solvent extraction processes	0.097	0.122	0.157	0.243	7
3504	b) otherwise	0.126	0.158	0.316	0.473	
3506	c) storage tanks and/or contents therein at least 5 metres detached from any other building	0.170				
3508	Vegetable oil mills and/or refineries (other than Palm Oil Mills and/or refineries) :- a) not using any solvent extraction processes	0.094	0.118	0.181	0.237	
3510	b) otherwise	0.218	0.271	0.416	0.542	
3512	c) storage tanks and/or contents therein at least 5 metres detached from any other building	0.105				
36	RICE AND FLOUR MILLS					
3602	Rice and grain mills	0.299	0.374	0.573	0.748	
3604	Flour mills	0.214	0.268	0.411	0.537	
37	SUGAR FACTORY					
3702	Sugar factories and refineries	0.346	0.433	0.649	0.866	
38	COCOA, COFFEE & TEA FACTORIES					
3802	Cocoa (excluding cocoa bean factories), chocolate and sugar confectionery manufacture	0.226	0.283	0.424	0.565	
3804	Tea, cocoa bean and coffee factories	0.180	0.226	0.340	0.453	
39	COLD STORES					
3902	Cold stores, ice (other than dry ice) factories and contents subject to Cold Storage Clause (A) Note : Where the contents are subject to Cold Storage Clause (B), 0.100% additional premium is to be charged on value of contents.	0.302	0.377	0.680	0.981	

4. Special Perils

No.	Special Perils	Rate
1.	Aircraft Damage	0.005%
2.	Earthquake & Volcanic Eruption	0.010%
3.	Storm & Tempest	0.015%
4.	Flood	0.086%
5.	Explosion	
	i) Industrial without boilers	0.006%
	ii) Industrial with boilers	0.008%
	iii) Non-Industrial without boilers	0.005%
	iv) Non-Industrial with boilers	0.008%
6.	Impact Damage	
	i) Excluding insured's own vehicle	0.004%
	ii) Including insured's own vehicle	0.004%
7.	Bursting or overflowing of water tanks, apparatus or pipes	
	i) Building exceeding five (5) storeys (including mezzanie)	0.006%
	ii) Others	0.005%
8.	Electrical Installations Clause (B)	0.056%
9.	Bush/Lalang Fire	0.005%
10.	Subsidence & Landslip	0.081%
11.	Spontaneous Combustion	
	i) Fire Only	0.081%
	ii) Full Cover	0.161%
12.	Riot, Strike and Malicious Damage	
	i) Residential Properties	0.010%
	ii) Other than Residential Properties	0.014%
13.	Damage by falling tree or branches and objects therefrom	0.010%
14.	Cold Storage Clause B	0.010%
15.	Smoke Damage	10% of Basic Fire Rate
16.	Goods and Stocks undergoing any Heating or Drying Process	0.010% of Sum Insured or 10% of basic fire rate whichever is higher
17.	Sprinkler Leakage	
	i) Buildings	0.005%
	ii) Contents	0.025%
	iii) Deletion of exclusion (d) and/or (e)	10% loading on the Sprinkler Leakage rate

5. Excess

Excess applicable to the above perils as follows:-

- a) **Storm Tempest**
1% of the total sum insured or RM 200 whichever shall be the less
- b) **Flood**
1% of the total sum insured or RM 2,500 whichever shall be the less
- c) **Impact damage**
 - i) excluding insured's own vehicle RM 50
 - ii) including insured's own vehicle RM 250
- d) **Bursting or Overflowing of water tanks**
RM 1,000 if sum insured is less than RM 50,000 excess reduced to 1% of sum insured subject to a minimum of RM 100
- e) **Subsidence and Landslip**
5% of the total sum insured or RM 25,000 whichever is the lower
- f) **Damage by falling trees or branches and objects therefrom**
RM 250
- g) **Smoke Damage**
RM 50,000

Refer to SECTION 5 of the actual RFT for better understanding

6. Warranties

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|-----|---|------|---|
| 1. | RESTRICTION OF MERCHANDISE WARRANTY | 10. | BURNING OF SAWDUST (WITHIN 100 FEET) WARRANTY |
| 1A. | RESTRICTION OF MERCHANDISE WARRANTY (Club/School/Office) | 11A. | STORAGE OF UNHEWN LOGS (WITHIN 15 METRES) WARRANTY |
| 1B. | RESTRICTION OF MERCHANDISE WARRANTY (Not exceeding 10% of total floor area) | 11B. | STORAGE OF SAWN TIMBER (WITHIN 100 FEET) WARRANTY |
| 1C. | RESTRICTION OF MERCHANDISE WARRANTY (Not exceeding 20% of total floor area) | 12. | VACANT RISK WARRANTY |
| 1D. | RESTRICTION OF MERCHANDISE WARRANTY (Not exceeding 50% of total floor area) | 13A. | PLASTICS WARRANTY A |
| 2. | DETACHED BUILDING WARRANTY | 13B. | PLASTICS WARRANTY B |
| 3A. | STORAGE OF HAZARDOUS GOODS WARRANTY A | 13C. | PLASTICS WARRANTY C |
| 3B. | STORAGE OF HAZARDOUS GOODS WARRANTY B | 14. | FUEL STORAGE TANKS INSTALLATIONS WARRANTY |
| 4A. | STORAGE OF PETROL WARRANTY | 15. | STORAGE TANK INSTALLATIONS WARRANTY |
| 4B. | RESTRICTION OF SPRAY PAINTING/ POWDER SPRAYING WARRANTY | 16. | CURING BARN (SOURCE OF FUEL) WARRANTY |
| 4C. | PRINTING PROCESS WARRANTY | 17. | MANUFACTURE AND STORAGE OF PAINTS, ETC. WARRANTY |
| 6. | MOTOR VEHICLE REPAIRS WARRANTY | 18. | USE & STORAGE OF FOAMED PLASTICS AND FOAMED RUBBER WARRANTY |
| 7. | SOLVENT EXTRACTION WARRANTY | 19. | REGULAR INSPECTIONS WARRANTY |
| 8A. | SMOKING, DRYING OR STORAGE OF RUBBER WARRANTY | 20. | BITUMINOUS MATERIALS/SOLVENTS WARRANTY |
| 8B. | SMOKING OR DRYING OF RUBBER BY ARTIFICIAL HEAT WARRANTY | 22. | LIQUIFIED PETROLEUM GASES WARRANTY |
| 8C. | DRYING BY ARTIFICIAL HEAT WARRANTY C | 23. | USE OF ELECTRICITY AND/OR SOLAR POWER ONLY WARRANTY |
| 9. | REMOVAL AND BURNING OF WOOD WASTES WARRANTY | 24. | SPRAY PAINTING WARRANTY |
| | | 25. | POWDER SPRAYING WARRANTY |
| | | 26. | PREMIUM WARRANTY |
| | | 27. | SILENT RISK WARRANTY |

Please refer to SECTION 7 of the actual RFT for better understanding.

7. Clauses And Endorsement

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| 1. | TEMPORARY REMOVAL CLAUSE | 25. | SPRINKLER LEAKAGE ENDORSEMENT |
| 2. | REMOVAL OF DEBRIS | 26. | HIRE PURCHASE ENDORSEMENT |
| 3. | ARCHITECT'S, SURVEYOR'S AND CONSULTANT'S FEES | 27. | INTERNAL REMOVAL CLAUSE |
| 4. | OTHER CONTENTS CLAUSE | 28. | OUTBUILDING CLAUSE |
| 5. | CAPITAL ADDITIONS CLAUSE | 29. | APPRAISEMENT CLAUSE |
| 6. | MORTGAGEE (CHARGE) CLAUSE | 30. | VEHICLE LOAD CLAUSE |
| 7. | CONTRACT PRICE | 31. | ALTERATIONS AND REPAIRS CLAUSE |
| 8. | FOUNDATION EXCLUSION | 32. | AGGREGATE CONDITION OF AVERAGE CLAUSE |
| 9. | RENT | 33. | AGREED VALUE ENDORSEMENT FOR ART OBJECTS/PAINTINGS, ANTIQUES AND SUCH LIKE ITEMS |
| 10. | COMPUTER SYSTEMS RECORDS | 34. | OTHER INSURANCE CLAUSE |
| 11. | DESIGNATION CLAUSE | 35. | PAIRS AND SETS CLAUSE |
| 12. | PAWNBROKERS | 36. | FLOATING INSURANCE |
| 13. | ESCALATION CLAUSE | 37. | AUTOMATIC INCLUSION CLAUSE (FOR INSURANCE OF RUBBER TREES ONLY) |
| 14. | COINSURANCE AND LEADER CLAUSE | 38. | TENANTS CLAUSE (AS TO INTEREST OF THE OWNER) |
| 14A. | COINSURANCE CLAUSE (FOR DEALINGS WITH TAKAFUL COMPANIES) | 39. | SELF-INSURANCE CLAUSE |
| 15. | AUTOMATIC RENEWAL CLAUSE | 40. | AUTOMATIC HOLD COVER (PROPERTIES IN NEW LOCATIONS) CLAUSE |
| 16. | REINSTATEMENT VALUE CLAUSE | 41. | DEDUCTIBLES AND EXCESS CLAUSE |
| 16A. | REINSTATEMENT VALUE (STRATA TITLED PROPERTY) CLAUSE | 42. | DATE RECOGNITION |
| 17. | REINSTATEMENT - DAY ONE BASIS | 43. | WAIVER OF SUBROGATION RIGHTS OF INSURERS |
| 18. | REINSTATEMENT IN COMPLIANCE WITH THE REQUIREMENT OF PUBLIC AUTHORITIES | 44. | VOLUNTARY DEDUCTIBLES |
| 19. | DECLARATION POLICIES | 45. | PROPERTY DAMAGE CLARIFICATION CLAUSE |
| 20. | TEMPORARY STORAGE CLAUSE | 46. | RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE |
| 21. | LEASING ENDORSEMENT | 47. | UNVALUED POLICY CLAUSE |
| 22. | SMOKE DAMAGE ENDORSEMENT | | |
| 23. | BRAND, LABEL AND TRADEMARK CLAUSE | | |
| 24. | GOODS AND STOCKS UNDERGOING ANY HEATING OR DRYING PROCESS ENDORSEMENT | | |

Please refer to SECTION 8 of the actual RFT for better understanding.