Appendix "A"

A) Professional Indemnity / Error & Omission Insurance (under Security Service Contract) It is a fundamental and absolute condition that under utmost good faith you have to declare 100% your branches + assignments (post) + numbers of guards accurately. Otherwise in event of claim, insurer reserve the right to reject claims.

Insured	:	**Magnus Force Sdn Bhd (1005577-P) (HQ)**
Postal Address	:	518A, Jalan Haruan 4/6, Oakland Commercial Centre 70300 Seremban
Period of Insurance	:	07/05/2025 to 06/05/2026
Business/Occupation	:	Security Services
Coverage	:	To indemnify your company against all claims which may be made against your company (to include Guards & Security officers) during the period of insurance for breach of professional duty in the conduct of your business by reason of negligent act or error or omission committed or alleged to have been committed on your part including legal fees if any.
Limit of Liability	:	1) Any One Claim :RM 100,000/- 2) Any One Period :RM 100,000/- 3) Legal Fees / Defense Cost :RM 25,000/- (Maximum of Any One Claim under Item 1)
Annual Premium	:	RM 7,500.00 + RM 50.00 x 33 (Gated & Guarded Residential/ Condo) + RM 50.00 x 7 Hotel/Shopping Mall + RM 50.00 x 2 Construction + RM 20.00 x 24 Locations = RM 7,500.00 + RM 1,650.00 + RM 350.00 + RM 100.00 + RM 480.00 = RM 10,080.00 + RM 806.40 (8% S/Tax) + RM10.00 (S/Duty) = **RM 10,896.40**
Deductible	:	i) RM 7,500.00 is applicable to Each and Every Loss ii) RM 3,500.00 Each and Every Loss if trigger Legal Fees Extension only
Warranty	:	i) Age of Guard above 18 and not exceeding 70 years. ii) Existing Service Contract/ Service Condition &/or PIKM Contract must be lodged with our company in event of a claim. iii) All Nepalese guard employed must hold a valid working permit
As per Policy General Exclusion **Important:** **Please Take Note And Read**	:	a) Fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages; b) Any consequential loss including but not limited to any financial loss in connection with or arising from damage and/or loss to property; c) Any deliberate act or omission to do anything which will inevitably or with reasonable certainty give rise to a loss or damage ***(ie, sleeping)*** d) Cyber Exclusion (LMA 5458 (Amended))
Compensation Amount	:	i) Value of loss or damage goods or ii) *6 times of monthly service fees of that loss location* or iii) RM 100,000.00 **Whichever is lesser**

"In the event of final judgement, where the Insured is legally held liable as per Policy terms and conditions, the compensation amount is up to the policy Limit of Liability"

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 "B"

B) Fidelity Guarantee Insurance

Insured	:	**Magnus Force Sdn Bhd (1005577-P)** and/or Principal's FTRRI **(HQ)**
Postal Address	:	518A, Jalan Haruan 4/6, Oakland Commercial Centre 70300 Seremban
Period of Insurance	:	07/05/2025 to 06/05/2026
Coverage	:	To indemnify the insured against all pecuniary loss arising from all **<u>Act of fraud</u>** or **<u>dishonesty</u>** 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 264 (5 Manager, 3 Executive, Admin Clerk / 30 Officer /Supervisor/Static Guards /Driver/Despatch/214 Nepalese/ 12 Armed Guards) = RM 1,000.00 + RM 792.00 = RM 1,792.00 + RM 143.36 (8% S/Tax) + RM10.00 (S/Duty) **= <u>RM 1,945.36</u>**
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 3rd 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)**
Postal Address	:	518A, Jalan Haruan 4/6, Oakland Commercial Centre 70300 Seremban
Period of Insurance	:	07/05/2025 to 06/05/2026
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 **Malaysia**
Annual Premium	:	RM 1,500.00 + RM 300.00 = RM 1,800.00 + RM 144.00 (8% S/Tax) + RM 10.00 (S/Duty) **= RM 1,954.00**
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
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

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 "D"

D) Group Personal Accident Insurance (unnamed basis)

Insured	:	**Magnus Force Sdn Bhd (1005577-P) (HQ)**
Postal Address	:	518A, Jalan Haruan 4/6, Oakland Commercial Centre,70300 Seremban
Period of Insurance	:	07/05/2025 to 06/05/2026
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 1.Mohamad Fazlin bin Mohaamad Ic No : 720630-14-5681	1	25,000.00	2,000.00	25,000.00
2	Manager, Executive & Admin Clerk	8	10,000.00	1,000.00	80,000.00
3	Officer /Supervisor/Static Guards /Driver/Despatch	30	10,000.00	1,000.00	300,000.00
4	Nepal Guards	214	10,000.00	1,000.00	2,140,000.00
5	Armed Guards	12	25,000.00	2,000.00	300,000.00
		265	***Grand Total***		***2,845,000.00***

Rate Item 1-4	:	**0.175%** x RM 2,545,000.00 = RM 4,453.75
Rate Item 5	:	**0.35%** x RM 300,000.00 = RM 1,050.00
Annual Premium	:	RM 4,453.75 + RM 1,050.00 = RM 5,503.75 + RM 440.30 (8% S/Tax) + RM10.00 (S/Duty) **= RM 5,954.05**
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 is process.***

Subjectivities

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Appendix “E”

E) Burglary Insurance – 1st Loss

Insured	:	**Magnus Force Sdn Bhd (1005577-P) (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	:	07/05/2025 to 06/05/2026
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	:	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	:	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) **= RM 550.00**
Remarks	:	Cover Strictly Exclude Hand Phones, Walkie-Talkie and Cash

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.