

# Structured Engineers Professional Liability Programme

Collaboration between AON Insurance Brokers (Malaysia) Sdn Bhd, QBE Insurance Malaysia Berhad and ACEM

## Proposal Form



QBE Insurance (Malaysia) Berhad Reg. No.: 198701002415 (161086-D)

(Part of QBE Insurance Group)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
No. 638, Level 6, Block B1, Leisure Commerce Square, No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,  
Postal Address P.O. Box 10637, 50720 Kuala Lumpur, Malaysia.  
telephone +603 7861 8400 • facsimile +603 7873 7430  
SST Reg No: B16-1808-31042744

[www.qbe.com/my](http://www.qbe.com/my)



### IMPORTANT NOTICE

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in this Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

Cover Note No.	<input type="text"/>	Intermediary No.	<input type="text"/>
Intermediary Contact Number	<input type="text"/>	Intermediary Name	<input type="text"/>
Name of Company	<input type="text"/> <i>(Hereinafter referred to as "Company" in this Proposal and in the Policy)</i>		
Principal Address	<input type="text"/> <input type="text"/>		
Postal Code	<input type="text"/>	Contact no	<input type="text"/>

### A. DETAILS OF APPLICANT

1. Full name of all entities to be insured (including service, administrative or nominee companies and subsidiaries that you wish to be covered by this policy) and Address including branch offices or other locations.

  
  
  
  

2. Date of Establishment  /  /  No Tel  No Fax

3. Has your practice been continuously in business since establishment?  Yes  No

If NO, please provide details.

## B. MANAGEMENT AND PERSONNEL DETAILS

1. Please supply the following details.

Name and Identity Card Number of Partners, Principals, Directors	Age	Qualifications	Date Qualified	Period Practicing as Partner, Principal or Director		Individual Membership Number	
				This Practice	Previous Practices	ACEM	BEM

\* The purpose of our request on Identity card Number is for the endorsement of "Free Personal Accident" cover for the Director's and Principal's.

2. Please supply total numbers of:

a	Partners/principals/directors		e	Non-technical administrative staff	
b	Qualified staff		f	Clerical staff	
c	Other technical staff		g	Other staff (please specify)	
d	Trainee staff		h	TOTAL	

3. Does the Practice always require and obtain satisfactory references when engaging employees?

Yes

No

For sole proprietors only - questions C.4

4. State the experience of your assistants, their length of service and state how do they assist you during your absent?


## C. DETAILS OF PRACTICE

1. Please supply the following details.

Professional Bodies	Firm Registration Number
Board of Engineers Malaysia	

2. Please detail the approximate percentage of your gross income/fees derived from the following fields of work:

Type of Work	%	Type of Work	%
(a) Civil engineering	<input type="text"/>	(b) Surveying	
		1. Land	<input type="text"/>
		2. Quantity	<input type="text"/>
		3. Building	<input type="text"/>
		4. Marine	<input type="text"/>
(c) Mechanical engineering	<input type="text"/>	(d) Architecture	<input type="text"/>
(e) Electrical engineering	<input type="text"/>	(f) Drafting	<input type="text"/>
(g) Structural engineering	<input type="text"/>	(h) Interior designing	<input type="text"/>
(i) Heating ventilating / Air-conditioning engineering	<input type="text"/>	(j) Project management**	<input type="text"/>

**C. DETAILS OF PRACTICE (Continuation)**

Type of Work	%	Type of Work	%
(k) Acoustical engineering	<input type="text"/>	(l) Construction management**	<input type="text"/>
(m) Chemical engineering**	<input type="text"/>	(n) Registered Inspection / Accredited checking / Authorised Person	<input type="text"/>
(O) Geotechnical / Soil engineering**	<input type="text"/>	(p) Nuclear engineering*	<input type="text"/>
(q) Hydraulic / Fire engineering	<input type="text"/>	(r) Marine engineering*	<input type="text"/>
(s) Plumbing engineering	<input type="text"/>	(t) Others (please specify)	<input type="text"/>
(u) Environmental engineering**	<input type="text"/>	<b>TOTAL</b>	<b>100%</b>
(v) Mining engineering**	<input type="text"/>	* This exposure is not applicable under this program and need to be referred and underwritten separately.	
(w) Town planning	<input type="text"/>	** Should any of this exposure is more than 40% under this program and need to be referred and underwritten separately.	

3. (i) Please detail the approximate percentage of your total work in the following areas (Non-environment):

Field of Work	%
• Individual dwellings	<input type="text"/>
• Low rise buildings (up to 3 floors)	<input type="text"/>
• High rise buildings (above 3 floors)	<input type="text"/>
• Schools, hospitals, municipal buildings & recreation centres	<input type="text"/>
• Retaining walls	<input type="text"/>
• Modular buildings (involving repetitive design)	<input type="text"/>
• Feasibility studies, investigations or reports (but excluding environment)	<input type="text"/>
• Supervision of construction	<input type="text"/>
• Domestic surveying - individual dwelling set outs & boundary surveys	<input type="text"/>
• Small industrial & commercial surveys	<input type="text"/>
• Medium industrial & commercial surveys	<input type="text"/>
• Large industrial & commercial surveys	<input type="text"/>
• Road works surveys	<input type="text"/>
• Engineering surveys	<input type="text"/>
• Hydrographic surveys	<input type="text"/>
• Photogrammetric surveys	<input type="text"/>
• Bridges / tunnels (up to 8 metres in length)	<input type="text"/>
• Bridges / tunnels (more than 8 metres in length)	<input type="text"/>
• Dams (up to 6 metres in water depth)	<input type="text"/>
• Dams (more than 6 metres in water depth)	<input type="text"/>
• Mines	<input type="text"/>
• Harbours & jetties (but excluding hydrographic surveys)	<input type="text"/>
• Soil testing & foundation investigating including control of earthworks	<input type="text"/>
• Foundations & underpinning (both excluding investigations for foundations)	<input type="text"/>
• Marine surveys	<input type="text"/>
• Heating, ventilating, air conditioning, hydraulics & plumbing	<input type="text"/>
• Structures at fairs, shows and exhibitions	<input type="text"/>
• Mechanical plant and bulk handling equipment including silos	<input type="text"/>

**C. DETAILS OF PRACTICE (Continuation)**

- Social impact assessment
  - Underground storage facilities
  - Acoustics & noise prevention
  - Town planning (capital cities)
  - Town planning (other)
  - Others (please specify)
- TOTAL 5 (I)**

**(ii) Environment:**

Field of Work	%
• Oil & gas pipelines	<input type="text"/>
• Petrochemicals, refineries, fertilisers, ammonia urea plants	<input type="text"/>
• Environmental appraisals / impact assessments	<input type="text"/>
• Risk and hazard assessments	<input type="text"/>
• Hazardous chemical substances	<input type="text"/>
• Design of pollution control equipment	<input type="text"/>
• Environmental pollution surveys	<input type="text"/>
• Environmental program design (management processes, monitoring)	<input type="text"/>
• Sewerage or water system	<input type="text"/>
• Nuclear or atomic projects	<input type="text"/>
• Bio physical studies	<input type="text"/>
• Environmental audits	<input type="text"/>
• Waste disposal, treatment or management	<input type="text"/>
• Contaminated site clean up	<input type="text"/>
<b>TOTAL 5 (II)</b>	<input type="text"/>
	<b>100%</b>
<b>TOTAL 5 (I + II)</b>	<input type="text"/>

4. Please provide brief description, location, contract value and fees for the five (5) largest contracts undertaken over the past five (5) years.

BRIEF DESCRIPTION	LOCATION	CONTRACT VALUE (RM)	FEES (RM)

## D. FINANCIAL POSITION OF THE CORPORATION

1. Please advise the date of your financial year end:

 / 

2. Please provide the amount of gross income / fees for the following:

	MALAYSIA	OTHER
(a) Current financial year		
(b) Last financial year		
(c) Previous financial year		

3. Please provide the approximate percentage of your activities (based on fee income) applicable to each country from which you derive a portion of your income.

Country	MALAYSIA	ASIA	EUROPE	USA / CANADA	OTHER
Percentage of Income %					

## E. CLAIMS DETAILS

1. Has any partner, principal, director or staff member ever been subject to disciplinary proceedings for professional misconduct?

Yes

No

If YES, please supply details.




2. Have any claims for negligence or breach of professional duty been made in the last ten (10) years against the Practice or any of their predecessors in business or any prior Practice of any of their present or former Partners, Principals or Directors, or have circumstances been notified to insurers that might give rise to a claim?

Yes

No

If YES, please provide the following details in respect of each matter.

Date Matter Notified	Name of Insurer (if any)	Name of Claimant or Potential Claimant	Brief description of the Matter	Amount Paid or Estimate of Potential Liability	Is Matter Finalised or outstanding?

3. Are any of the partners, principals or directors, AFTER ENQUIRY, aware of any claim or Circumstances that might give rise to a claim against the Practice or any prior Practice or any of their present or former Partners, Principals or Directors which matter is not referred to in question F.2 above?

Yes

No

If YES, please provide the following details in respect to each matter.

Name of Claimant or Potential	Brief description of the Matter	Estimate of Potential Liability

## F. APPLICATION FOR COVER

### 1. Premium for Civil, Structural, Geotechnical, Environment, Mining, Project & Civil Construction Management

- Currency of terms RM
- Premium (RM) Subject to 6% Services Tax and RM10 Stamp Duty

Limit of Liability / Revenue	0-500k	Up to 1m	Up to 3m	Up to 5m	Up to 7m	Up to 10m	Up to 12m	Up to 14m	Up to 16m	Up to 18m	Up to 20m
500k	1,400 <input type="checkbox"/>	1,526 <input type="checkbox"/>	4,368 <input type="checkbox"/>	6,146 <input type="checkbox"/>	7,924 <input type="checkbox"/>	9,940 <input type="checkbox"/>					
1 million	1,540 <input type="checkbox"/>	2,170 <input type="checkbox"/>	6,230 <input type="checkbox"/>	8,736 <input type="checkbox"/>	11,284 <input type="checkbox"/>	14,140 <input type="checkbox"/>					
2 million	1,680 <input type="checkbox"/>	3,080 <input type="checkbox"/>	8,834 <input type="checkbox"/>	12,404 <input type="checkbox"/>	16,002 <input type="checkbox"/>	20,048 <input type="checkbox"/>					
3 million	1,876 <input type="checkbox"/>	3,766 <input type="checkbox"/>	10,780 <input type="checkbox"/>	15,134 <input type="checkbox"/>	19,530 <input type="checkbox"/>	24,486 <input type="checkbox"/>					
5 million	2,408 <input type="checkbox"/>	4,802 <input type="checkbox"/>	13,776 <input type="checkbox"/>	19,334 <input type="checkbox"/>	24,948 <input type="checkbox"/>	31,262 <input type="checkbox"/>					
7 million	<b>Enhanced Premium Table for the higher Options of Limits up to RM15m &amp; higher Options of Revenue Up to RM20m</b> <b>Please contact Aon Insurance Brokers (M) Sdn Bhd for a Quotation</b>										
10 million											
12 million											
15 million											
<b>Deductible</b>	<b>RM50,000</b>										

### 2. Premium for Others Exposure

- Currency of terms RM
- Premium (RM) Subject to 6% Services Tax and RM10 Stamp Duty

Limit of Liability / Revenue	0-500k	Up to 1m	Up to 3m	Up to 5m	Up to 7m	Up to 10m	Up to 12m	Up to 14m	Up to 16m	Up to 18m	Up to 20m
500k	1,260 <input type="checkbox"/>	1,373 <input type="checkbox"/>	3,931 <input type="checkbox"/>	5,531 <input type="checkbox"/>	7,132 <input type="checkbox"/>	8,946 <input type="checkbox"/>					
1 million	1,386 <input type="checkbox"/>	1,953 <input type="checkbox"/>	5,607 <input type="checkbox"/>	7,862 <input type="checkbox"/>	10,156 <input type="checkbox"/>	12,726 <input type="checkbox"/>					
2 million	1,512 <input type="checkbox"/>	2,772 <input type="checkbox"/>	7,951 <input type="checkbox"/>	11,164 <input type="checkbox"/>	14,402 <input type="checkbox"/>	18,043 <input type="checkbox"/>					
3 million	1,688 <input type="checkbox"/>	3,389 <input type="checkbox"/>	9,702 <input type="checkbox"/>	13,621 <input type="checkbox"/>	17,577 <input type="checkbox"/>	22,037 <input type="checkbox"/>					
5 million	2,167 <input type="checkbox"/>	4,322 <input type="checkbox"/>	12,398 <input type="checkbox"/>	17,401 <input type="checkbox"/>	22,453 <input type="checkbox"/>	28,136 <input type="checkbox"/>					
7 million	<b>Enhanced Premium Table for the higher Options of Limits up to RM15m &amp; higher Options of Revenue Up to RM20m</b> <b>Please contact Aon Insurance Brokers (M) Sdn Bhd for a Quotation</b>										
10 million											
12 million											
15 million											
<b>Deductible</b>	<b>RM20,000</b>										

A. ACEM Members - 10% Discount will apply from th Rate above

Yes

No

B. Automatic Reinstatement - subject to 25% loading for Category 1 or 10% loading for Category 2

Yes

No

C. A + B

Yes

No

D. ACEM Members - Free Personal Accident Coverage

**F. APPLICATION FOR COVER (Continuation)**

3. Effective Date:

Salient points to note:-

- ALL submissions with claims will not automatically fall under the program and will be underwritten separately.
- Nuclear Engineering and Marine Engineering is not applicable under this program and need to be referred and underwritten separately. Marine Engineering definition would be; “The design, consultation, advisory, research, development, construction, trial, operation, repair, improvement or maintenance of boats, ships, submarines, oil rigs or any other marine vessel or onshore or offshore or semi-offshore fixed or floating structures (such as oil platforms, offshore wind farms, drilling platforms, harbours, piers, ports, jetties), or watercraft propulsion or other propulsion plants or systems, or any other onboard systems and oceanographic technology. Such systems to include but not limited to the automation and control, powering, steering, anchoring, cargo handling, heating, sewage, lighting, air-conditioning or ventilation, electrical power generation or distribution, interior or external communication, water, fuel and/or other instrumentation system. It also includes the modelling of biological systems, submarine cables, formulation of safety regulations and damage control rules and the approval and certification to meet statutory and non-statutory requirements.”
- No known claims & circumstances.
- Cash Before Cover - 7 days.
- An official letter authorising personnel to transact with Aon on insurance matters together with copies of National Registration Identification Cards of authorized personnel to be submitted together with the Proposal form. *A specimen copy is enclosed. (New Applicant only)*
- Latest dated Certified True Copies of Forms 9, 24 and 49 by your Company Secretary to be submitted together with the Proposal form (New Applicant only)
- Application forms must be duly completed, current dated, stamped and signed.
- \* Policy Terms and Condition applies.

**G. DECLARATION AND SIGNATURE**

Privacy Policy Statement

I/We understand, acknowledge, agree and consent that QBE Insurance (Malaysia) Berhad and all of its related companies (“QBE”) is permitted to collect, use, disclose and/or process my personal data revealed hereto. QBE is at liberty to disclose and transfer (including outside Malaysia) such personal data to relevant third parties provided that the revelation of my personal data is strictly for the purpose(s) in relation to the insurance which I have applied hereto, including but not limited to, the purpose(s) of: (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims; (ii) exercising any rights that QBE may have to recover monies from third parties; (iii) making reinsurance recoveries; (iv) investigating the accident and/or my claims; (v) carrying out and/or dealing with my instructions or responding to any enquiries by me; (vi) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); (vii) the development of databases on claims, claims statistics and/or claims development; and/or (viii) complying with applicable law in administering, processing, handling and/or dealing with my claims; (collectively the “Purpose”). My consent given hereto covers any repeated collection of my personal data in the same circumstances and is in line with the requirement set forth on the Personal Data Protection Act 2010.

QBE Insurance (Malaysia) Berhad is committed to ensuring the safety and security of your personal data. You may refer to our Privacy Policy Statement which is posted at our website [www.qbe.com/my](http://www.qbe.com/my). If you seek further enquiries, please contact the Personal Data Privacy Officer at telephone number 03-78618400.

I/We do hereby declare that:

1. I am/we are authorised to make this proposal.
2. The answers stated in this proposal are true and complete and I have not withheld any information which may influence the acceptance of this application.
3. This application and declaration hereby given shall be the basis of the contract with the Company and I/we will accept the terms, exclusions and conditions which will be set out in the policy to be issued.
4. The liability of the Company does not commence until the application has been accepted.

Proposer’s Signature:

Date: (dd/mm/yy)

and company stamp

**H. DECLARATION BY AGENT / BROKER / OFFICER (STAFF OF QBE)**

In compliance with Section 16(2) of the Anti-Money Laundering Act 2001:

1. I hereby certify that I have verified and authenticated the Proposer's Business Registration Certificate at the point of sale.
2. I have maintained a copy of the Certificate of Incorporation (ROC or ROS) for applicants of group insurance policies where premium is more than RM100,000.00.

Name

NRIC No

Signature &  
Company Stamp:

Date: (dd/mm/yy)

For further information or clarification, please contact:

**AON PROFESSIONAL RISKS**

**AON INSURANCE BROKERS (MALAYSIA) SDN BHD (0007544-A)**

Level 10, Tower 3, Avenue 7, The Horizon, Bangsar South, No 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel: 603 2773 7000 Fax: 603 2241 4811

Contact Person(s):

**Ms Lilianna Baharudin**

**Ext.: 7079**

**Email: lilianna.baharudin@aon.com**

**Mr Ram Nandrajog**

**Ext.: 7087**

**Email: ram.nandrajog@aon.com**