



**LONPAC INSURANCE**  
SUBSIDIARY OF PUBLIC BANK

**LONPAC INSURANCE BHD** 199401021735 (307414-T)  
6th Floor, Bangunan Public Bank, 6 Jalan Sultan Sulaiman, 50000 Kuala Lumpur  
Customer Service: 03-2262 8666 Tel: 03-2262 8688, 2723 7888 Fax: 03-2715 1332  
Email: customerservice@lonpac.com Website: www.lonpac.com

Confidential

ORIGINAL COPY

To: Voltera (m) S/B (1466974-m)

Date: 26/2/2026

Tel: 04-6116847

Nº **0786319**

**COVER NOTE**

Dear Sir/Sirs,

With reference to your application for Professional Indemnity / Error & Omission Insurance and for a premium of RM. S.129.20, you are hereby held covered from the date stated below for a period not exceeding 30 days or until a policy had been delivered to you by the Company or notice has been given by the Company that it cannot accept the risk, whichever may first occur. The cover hereby granted is declared and agreed to be subject to all the Terms, Conditions and Exceptions of the Company's Standard Policy Form used for this Class of business.

**PARTICULARS OF APPLICATION**

Policy is to be in name of As Above

Commencement date: From 0.01 a.m./p.m. on 5/3/2026 to 4/3/2027

Description of Risk: As Per Appendix - A, Attached

AUTHORISED SIGNATORY  
LONPAC INSURANCE BHD

Yours faithfully,

*[Signature]*  
Elite-Risk Solutions (M) Sdn Bhd M16756KUL-1  
Authorised Signatory

Other Insurance current or applied for on the above risk:

**NOTE:** The cover granted above has been given on the understanding that the offer of this insurance has not been declined by any Insurer and that there is no additional insurance current or applied for (other than that noted above) covering the above mentioned risk.

28 FEB 2027

This cover note is not valid if issued after .....

**PLEASE SEE REVERSE FOR IMPORTANT NOTICE ON 60 DAYS PREMIUM WARRANTY.**

## 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	:	<b>Voltera (M) S/B (1466974-M)</b>
Postal Address	:	102A, 1 <sup>st</sup> Floor Taman Tunas Muda, Jalan Dato Ismail Hashim, SG Ara 11900 Bayan Lepas
Period of Insurance	:	05/03/2026-04/03/2027
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 25,000/- 2) Any One Period : RM 25,000/- 3) Legal Fees / Defense Cost : RM 6,250/- (which is 25% of Any One Claim under Item 1)
Annual Premium	:	RM 4,000.00 + RM 100.00 x 7 (Gated & Guarded Residential/ Condo) RM 20.00 x 2 Locations = RM 4,000.00 + RM 700.00 + RM 40.00 = RM 4,740.00 + RM 379.20 (8% S/Tax) + RM10.00 (S/Duty) = <b><u>RM 5,129.20</u></b>
Deductible	:	i) <b>RM 3,000.00</b> 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
General Exclusion	:	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 ( <i>ie, sleeping</i> ) d) Cyber Exclusion (LMA 5458 (Amended))
Compensation Amount	:	i) Value of loss or damage goods <u>or</u> ii) <u>6</u> times of monthly service fees of that loss location <u>or</u> iii) RM 25,000.00 <b><u>Whichever is lesser</u></b>

**Important:  
Please Take Note  
And Read**

*"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.



**LONPAC INSURANCE**  
SUBSIDIARY OF PUBLIC BANK

**LONPAC INSURANCE BHD** 199401021735 (307414-T)  
6th Floor, Bangunan Public Bank, 6 Jalan Sultan Sulaiman, 50000 Kuala Lumpur  
Customer Service: 03-2262 8666 Tel: 03-2262 8688, 2723 7888 Fax: 03-2715 1332  
Email: customerservice@lonpac.com Website: www.lonpac.com

Confidential

ORIGINAL COPY

To: Voltera (M) S/B (1466974-M)

Date: 26/2/2026

Tel: 04-6116847

**Nº 0786320**

**COVER NOTE**

Dear Sir/Sirs,

With reference to your application for Public Liability Insurance and for a premium of RM. 1,630/-, you are hereby held covered from the date stated below for a period not exceeding 30 days or until a policy had been delivered to you by the Company or notice has been given by the Company that it cannot accept the risk, whichever may first occur. The cover hereby granted is declared and agreed to be subject to all the Terms, Conditions and Exceptions of the Company's Standard Policy Form used for this Class of business.

**PARTICULARS OF APPLICATION**

Policy is to be in name of AS Above

Commencement date: From 0-01 a.m./p.m. on 5/3/2026 to 4/3/2027

Description of Risk: .....

AS Per Appendix 'B' Attached

Yours faithfully,  
**LONPAC INSURANCE BHD**

*[Signature]*  
**Elite-Risk Solutions (M) Sdn Bhd - W16756KUL-1**  
Authorised Signatory

Other Insurance current or applied for on the above risk:

**NOTE:** The cover granted above has been given on the understanding that the offer of this insurance has not been declined by any Insurer and that there is no additional insurance current or applied for (other than that noted above) covering the above mentioned risk.

This cover note is not valid if issued after 28 FEB 2027

**PLEASE SEE REVERSE FOR IMPORTANT NOTICE ON 60 DAYS PREMIUM WARRANTY.**

## Appendix 'E'

### E) Public Liability Insurance

Insured	:	<b>Voltera (M) S/B (1466974-M)</b>
Postal Address	:	102A, 1 <sup>st</sup> Floor Taman Tunas Muda, Jalan Dato Ismail Hashim, SG Ara 11900 Bayan Lepas
Period of Insurance	:	05/03/2026-04/03/2027
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 <b>Malaysia</b>
Annual Premium	:	RM 1,500.00 + RM 120.00 (8% S/Tax) + RM 10.00 (S/Duty) = <b>RM 1,630.00</b>
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
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 <b>SHALL NOT COVERED</b> 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.



**LONPAC INSURANCE**  
SUBSIDIARY OF PUBLIC BANK

**LONPAC INSURANCE BHD** 199401021735 (307414-T)  
6th Floor, Bangunan Public Bank, 6 Jalan Sultan Sulaiman, 50000 Kuala Lumpur  
Customer Service: 03-2262 8666 Tel: 03-2262 8688, 2723 7888 Fax: 03-2715 1332  
Email: customerservice@lonpac.com Website: www.lonpac.com

Confidential

ORIGINAL COPY

To: Voltera (M) S/B (1466974-M)

Date: 26/2/2026

Tel: 04-6116847

Nº **0786611**

**COVER NOTE**

Dear Sir/Sirs,

With reference to your application for Group Personal Accident Insurance and for a premium of RM. 388/-, you are hereby held covered from the date stated below for a period not exceeding 30 days or until a policy had been delivered to you by the Company or notice has been given by the Company that it cannot accept the risk, whichever may first occur. The cover hereby granted is declared and agreed to be subject to all the Terms, Conditions and Exceptions of the Company's Standard Policy Form used for this Class of business.

**PARTICULARS OF APPLICATION**

Policy is to be in name of AS Above

Commencement date: From 0.01 a.m./p.m. on 5/3/2026 to 4/3/2027

Description of Risk: .....

AS Per Appendix -C1 Attached

Yours faithfully,  
LONPAC INSURANCE BHD

*[Signature]*

Elite Risk Solutions (S) Sdn Bhd - W1675CKUL-1

Authorised Signatory

Other Insurance current or applied for on the above risk:

**NOTE:** The cover granted above has been given on the understanding that the offer of this insurance has not been declined by any Insurer and that there is no additional insurance current or applied for (other than that noted above) covering the above mentioned risk.

28 FEB 2027

This cover note is not valid if issued after .....

**PLEASE SEE REVERSE FOR IMPORTANT NOTICE ON 60 DAYS PREMIUM WARRANTY.**

**C) Group Personal Accident Insurance (unnamed basis)**

Insured : **Voltera (M) S/B (1466974-M)**  
 Postal Address : 102A, 1<sup>st</sup> Floor Taman Tunas Muda,  
 Jalan Dato Ismail Hashim, SG Ara  
 11900 Bayan Lepas  
 Period of Insurance : 05/03/2026-04/03/2027  
 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	Manager/Executive/Admin Clerk	5	10,000.00	1,000.00	50,000.00
2	Officer ,Supervisor, Static Guards, Driver & Despatch	5	10,000.00	1,000.00	50,000.00
<b>10</b>			<b>Grand Total</b>		<b>100,000.00</b>

**Rate (Item 1&2)** : **0.35%**  
**Annual Premium** : 0.35% x RM 100,000.00  
 = RM 350.00 + RM 28.00 (8% S/Tax) + RM10.00 (S/Duty)  
 = **RM 388.00**

**Important Note** : *It is advisable that you must declare total number of guards 100% on record in accordance to Socso listing of HQ & branches. Should your nos of guard exceed 10% of your current declaration Lonpac Insurance reserved the right to charge additional premium before claim is process.*

**Cover Excluding Nepalese Guards unless as per your instruction to declare the numbers & include in this policy**

**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.