



ace insurance

ACE Synergy Insurance Berhad

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FIRE INSURANCE SURVEY REPORT

Name of Insured :

Address :

Trade / Occupation :

Building Construction Class :

Number of years in business :

Previous Insurer :

Person Conferred with :

Sum Insured

a) Material Damage

i) Building :

ii) Plant & Machinery :

iii) Stock :

iv) Others (please specify) :

b) Consequential Loss

i) Gross Profit :

ii) Wages :

iii) Professional Fees :

TOTAL SUM INSURED :

Producer Name/Code :

DESCRIPTION OF BUILDING(S)

(Describe construction of walls, floors, roofs and extension (if any), age, usage, / occupation of each building)

LOCATION

- 1. Is the risk sited in a low-lying area?**
- 2. Has the area experienced flooding in the past and when?**
- 3. Is there any on-going construction activity in the vicinity?**
- 4. Any experience of windstorm, lightning damage, landslide etc?**

PROCESS

1. List down the main raw materials and their estimated quantity in stock.

2. Briefly describe the process, floor area and segregation of different process within the same building be stated, highlight any hazardous area of process and precaution / safety measures taken to minimize the exposure and enclose the process flow diagram.

Is there any spray work involved ? **Yes** **No**

Complying with Spray Painting Warranty 24 - **15% loading**

Non-complying with Spray Painting Warranty 24 - **35% loading**

Complying with Powder Spraying Warranty - **10% loading**

Non-complying with Powder Spraying Warranty - **20% loading**

Loading to be applied

CONSEQUENTIAL LOSS ASPECT

1. Company's Annual Turnover for the last three (3) years.

Year 1 :
Annual Turnover :
Year 2 :
Annual Turnover :
Year 3 :
Annual Turnover :

2. Is the business profitable ? (Enclosed copy of Profit and Loss Account and Balance Sheet for the last 3 years).

3. Any new purchases of equipment or machinery in the last two (2) years?
If yes, what is the invested amount?

CLAIM HISTORY

Any previous loss in the 5 years? Briefly describe the circumstances (when and how it happened, nature of loss and amount of loss).

FIRE EXTINGUISHING APPLIANCES

A. Internal Appliances

D) PORTABLE FIRE EXTINGUISHERS

| Type | No of units | Capacity |
|-----------------------|-------------|----------|
| a. Dry Powder | | |
| b. Carbon dioxide | | |
| c. Foam | | |
| d. Water | | |
| e. Dry sand (bucket) | | |

Do all the extinguishers have a valid Bomba Inspection Certificate ?

Yes No

*Note : The RFT requires that there must be one unit provided for every 210m² (2250ft²) of open floor area or part thereof, with not less than 2 units on each floor .
(See table below for equivalent units of types and capacity of portable extinguishers)*

| Type of extinguishers | 1 unit equivalent |
|-----------------------|-------------------|
| Dry Powder | 4.5 kg |
| Carbon dioxide | 9 kg |
| Foam | 9 litres |
| Water | 9 litres |
| Dry sand | 3 X 9 litres |

Floor Area :

Minimum number of portable extinguisher required : $\frac{\text{Floor area}}{2250 \text{ ft (or } 210\text{m}^2\text{)}} \times \frac{\text{Weight of 1 unit equivalent}}{\text{Weight of extinguisher}}$

Total :

Does the number of extinguishers conform with the RFT requirement ?

Yes No

If all the answers are affirmative, the discount applicable is 2 1/2 %

HOSE REEL

Is there a hose reel on each floor level of every block ?

Yes No

Are the hose reels permanently connected to a constant water supply ?

Yes No

Is the tank capacity more than 3,600 litres (800 gallons) ?

Yes No

Is the hose reel system in operating condition ?

Yes No

If all the answers are affirmative, the discount applicable is 5 %

INTERNAL HYDRANTS

Internal hydrants constitute hydrants installed inside buildings of not more than 30.5m (100 ft) above fire appliances access level (usually ground level)

Is there a canvas / rubberized hose of at least 30m (100 ft) provided for each hydrant ?

Yes No

Is the hydrant positioned in such a way that no portion of the building floor is more than 15m (50 ft) from the hose nozzle when the hose is fully extended ?

Yes No

Is there a trained private brigade with a minimum of six (6) person available in every shift ?

Yes No

f all answers are affirmative, the discount applicable is as follows : -

i) Internal hydrant with water supply fed by public mains - 5 %

ii) Internal hydrants with independent water supply - 7 ½ %

DRY RISER

Are the following items in good condition ?

Breeching inlets Yes No

Landing valves Yes No

Canvas hose Yes No

Nozzles Yes No

Couplings Yes No

Drains valves Yes No

Is a canvas hose, nozzle and coupling provided for each dry riser landing valve ?

Yes No

If all the answers are affirmative, the discount applicable is 2 ½ %

WET RISER

Is the wet riser system provided with water supply from a tank having a minimum capacity of 54,552 litres (12,000 gallons) ?

Yes No

Is the wet riser system provided with a pump with a minimum discharge rate of 1,500 litres / minute (330 gallons / minute) of water ?

Yes No

Is there a trained private brigade with a minimum of six (6) person available in every shift ?

Yes No

If all the answers are affirmative, the discount applicable is 7 1/2%

AUTOMATIC ALARM

Are all areas provided with smoke/heat detectors ?

Yes No

Is the annunciator panel connected to Bomba ?

Yes No

Is the system tested every month ?

Yes No

Are maintenance / test records available ?

Yes No

If all the answers are affirmative, the discount applicable is 3%

GAS EXTINGUISHING SYSTEM

Name of item protected :

Sum Insured of above item : RM _____

A discount of 5 % is applicable for the item so protected by the above system

Sum Insured (RM _____) X 5% _____ =

Total Material Damage Sum Insured (RM _____)

Note : Maximum cumulative discount for A. INTERNAL APPLIANCES is 15 %.

EXTERNAL APPLIANCES

I) MOBILE POWER-DRIVEN PUMPS

Are the pumps capable of discharging water at a minimum rate of 900 litres / min (200 gallons / min) in aggregate ?

Yes No

Is the discharge rate of each pump not less than 450 litres / min (100 gallons / min) ?

Yes No

Is there adequate hoses and nozzles for the pumps ?

Yes No

Is there a trained private brigade with a minimum of six (6) persons available in every shift ?

Yes No

Is there sufficient fuel to run the pumps at full load for not less than 4 hours?

Yes No

If all answers are affirmative, the discount applicable is 7 ½%

YARD HYDRANT

Are hydrant points provided with purpose built fire box equipped with canvas hoses and nozzles ?

Yes No

Is there a hydrant for every 76 metres (250ft) of external wall measurement of the building ?

Yes No

Is the hydrant located less than 23 metres (75ft) away from the external wall of the building so protected ?

Yes No

Is there a trained private fire brigade with a minimum of six (6) persons available in every shift ?

Yes No

If all answers are affirmative, the discount applicable are as follows :-

i) with water supply fed by public mains 7 1/2 %

ii) with independent water supply and manual stationery pumps 10%

iii) with independent water supply and automatic pumps 12 1/2 %

Note : Maximum cumulative discount for B. EXTERNAL APPLIANCES is 15 %

*Maximum cumulative discount for A. INTERNAL APPLIANCES and
B. EXTERNAL APPLIANCES is 25%*

PRIVATE FIRE BRIGADE

The private fire brigade must comprise not less than six (6) persons available in every shift who have been trained in fire fighting. The team must carry out fire drills at least once in 6 months.

Compliance with above warrants a 2 1/2 % discount. However , this discount is only applicable where no discount has been given for either Wet Riser, Mobile Pumps or Internal / External Hydrants.

EXTERNAL DRENCHER

Premises provided with external drenchers (independently of sprinkler) qualify for a 5 % discount.

AUTOMATIC SPRINKLERS

Premises provided with automatic sprinkler installation may be allowed the following minimum discount : -

- | | | |
|-----|--------------------------------------------------------------------|---------|
| i) | System under Insured's full control | 12.50 % |
| ii) | System not under Insured's full control i.e. operated by others | 6.25 % |

Note : Discount for Automatic Sprinkler in excess of the above levels can only be determined by the Rating Committee upon submission of the complete Sprinkler Discount Application by the applicant company.

Note : Maximum cumulative discount for all Appliances { A+B+C+D+E } is 75%

AGE OF BUILDING

For buildings not exceeding 6 years old, a discount of 5 % can be given.
_____ years

This discount is only applicable to risk with sum insured between RM10 million and RM20 million MD & CL combined

LOADING FACTORS FOR HEIGHT AND AGE OF BUILDING

a) Height

If the height is more than eight (8) floors (from the ground floor), a 0.5 % loading shall apply for each floor commencing from the ninth (9th) floor, subject to a minimum of a total loading of 10%

Number of floors _____

b) Age

Building of fifteen (15) years and beyond are subject to the following loading : -

| Age of Building | Loading Scale | | |
|-----------------|---------------|-------|-------|
| | C1A/C1B | C2 | C3 |
| 15 - 20 years | 2.5 % | 3.13% | 3.75% |
| Beyond 20 years | 5.0% | 6.25% | 7.5% |

This loading is only applicable to risk with sum insured between RM10 million and RM20 million MD & CL combined

SECURITY

A 2 % discount can be granted if the risk premise is provided with a continuous security guard service on 24-hours basis with at least one guard on duty at any time. This discount is applicable to industrial risk only

BOILER / PRESSURE VESSEL

Is there any ? Yes No

Please state the following for each unit : -

| | | | |
|-------------------------|--|--|--|
| Make | | | |
| Year | | | |
| Rated capacity | | | |
| Working capacity | | | |

SURVEYOR'S COMMENTS & RECOMMENDATIONS

- Key issues to be addressed under this heading, where appropriate.
- Special hazards involved and the safety measures taken.
 - Adequacy of fire separation.

- c) Hazardous materials, their storage, usage and handling.
- d) Standard of management, housekeeping, any moral hazards etc.
- e) Suitability of fire fighting systems, fire protection approach / training / attitude, safeguards in plant process, product handling, storage, waste removal.
- f) Security, exposure hazard / adjoining properties.
- g) PML.
- h) Recommendations / requirements / risk improvement suggestions.
- i) Whether the risk is acceptable and on what terms.

LAYOUT PLAN

Please provide photographs of following :-

- a. All externals walls of buildings i.e. front view, left side view, right side view & rear view
- b. Separation between buildings
- c. Production / work areas
- d. Spray painting area, if there is.
- e. Printing area, if there is.
- f. Recycling area, if there is.
- g. Raw material storage area
- h. Finished goods storage area
- i. Samples of the finished product
- j. Waste disposal area
- k. Fire fighting water tank and pumps

| | |
|--------------------------------------------|--|
| <i>This survey was conducted by</i> | |
| <i>Designation</i> | |
| <i>Date of survey</i> | |