



PACIFIC & ORIENT INSURANCE CO BERHAD (No. 12557W)

A Member Of The Pacific & Orient Group

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MELAKA
PENANG
KUCHING
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51-11-A, Menara BHL Bank, Jalan Sultan Ahmad Shah, 10050 Pulau Pinang.
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STAMP
DUTY
PAID

POLICY BOOK

PROFESSIONAL INDEMNITY INSURANCE POLICY

FOR

THE MALAYSIAN BAR

POLICY NO : 129708U7000004

**PREPARED BY : Pacific & Orient Insurance Co Berhad
11th Floor, Wisma Bumi Raya,
No 10, Jalan Raja Laut
P.O.Box 10953, 50730 Kuala Lumpur**



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2009 MASTER POLICY

Members of the Malaysian Bar who engage in legal practice as advocates and solicitors are required in accordance with the rules promulgated under the Legal Profession Act 1976 and the Legal Profession (Amendment) Act 1992 to carry approved insurance against civil liability arising out of the conduct of such practice.

The Bar Council of Malaysia (hereinafter referred to as "The Bar Council") acting for and on behalf of members of the Malaysian Bar has designated The Insurer to be the sole provider of the requisite insurance and has approved this insurance in the exercise of its powers under Section 78A of the Legal Profession Act 1976.

The Bar Council and The Insurer agree as follows: -

1. This Master Policy is for the period of 12 months from 1st January, 2009 to 31st December, 2009 at midnight which may be renewed annually thereafter as agreed between the parties hereto.
2. In consideration of payment of the premium as agreed, The Insurer will provide insurance to each member of the Malaysian Bar in accordance with the terms, exclusions, limitations and conditions of the Certificate of Insurance 2009, as attached.

The limit of indemnity under the Certificate of Insurance issued shall be the Mandatory Limit of Indemnity specified in the attached Annexure 1, except in respect of Misconduct which is subject to the aggregate sub-limit provisions of Clause 12 of the Certificate of Insurance 2009.

The Base Excess (self-insured retention) is as specified in Annexure 1 subject to the provisions of Clause 11 of the Certificate of Insurance 2009.

3. The Insurer will provide indemnity in respect of Claims made against a former member (or his estate in the event of his death) of the Malaysian Bar arising from work undertaken whilst in possession of a valid practising certificate.

Provided that

- i) The Claim is first made against the former member during the period of this Master Policy;
- ii) The former member was insured under a Certificate of Insurance issued under this Master Policy or any other preceding Master Policies and is deceased or has permanently ceased practice;
- iii) This indemnity does not extend to any Claim which at the time the Claim is made is insured by, or would but for the existence of this Clause be insured by any other valid and collectible insurance;
- iv) The Insurer's maximum liability under this Clause is the last Mandatory Limit of Indemnity that the former member had;





- v) The Base Excess (subject to the provisions of Clause 11 of the Certificate of Insurance) is the last Base Excess that the former member had;

Subject always to the terms, exclusions, limitations and conditions of the Certificate of Insurance, as attached.

4. The Insurer and/or its appointed Third Party Claims Administrator - Echelon Claims Consultants Sdn Bhd shall at the written request of The Bar Council disclose to The Bar Council claims information and particulars to enable The Bar Council to have the complete claims data for the sole purpose of management of the Mandatory Professional Indemnity Insurance Scheme and its Risk Management objectives.

The Bar Council's PII Committee and Risk Department officers shall be allowed to attend claims meetings conducted between The Insurer, Echelon Claims Consultants Sdn Bhd and Jardine Lloyd Thompson Sdn Bhd.

5. The Insurer will provide indemnity in respect of Claims brought against any of the following organisations and/or its officeholders, members or employees of:

- [a] The Bar Council and/or any of its committees;
- [b] A State Bar Committee and/or any of its committees;
- [c] The Malaysian Bar Mediation Centre;
- [d] Advocates and Solicitors' Disciplinary Board
- [e] The Legal Aid Centres of Malaysia operated by The Bar Council

Subject to the limit of liability, deductible amounts, terms, exclusions, limitations and conditions of the Liability Insurance Policy, as attached.

6. This Master Policy and attachments hereto shall be read as one document and interpreted in accordance with the laws of Malaysia.

7. "The Insurer" means the insurance company specified below:

Insurer

Percentage

Pacific & Orient Insurance Co. Berhad
SIGNED ON BEHALF OF THE INSURER

100%



PACIFIC & ORIENT INSURANCE CO. BERHAD
(Company No: 12557 W)

.....
KRISHNA MURTHIE
Head, Business Development & Underwriting

125 MAR. 2009

Authorised Signatory

Date

SIGNED ON BEHALF OF BAR COUNCIL, MALAYSIA

Rapin

MAJLIS PEGUAM
BAR COUNCIL
No. 11, 17 & 17A, Lorong Pasar Basar
50000 Kuala Lumpur
Peti Surat 12478
50780 Kuala Lumpur
Tel: 03-20313003 (Hunting Line)
Fax: 03-20342825 / 20201313 / 20725518

25 MAR -2009

Chairman

Date





PACIFIC & ORIENT INSURANCE CO. BERHAD (NO.12557 W)

ANNEXURE 1

**MANDATORY LIMIT OF INDEMNITY AND BASE EXCESS
(SUBJECT TO EXCLUSIONS IN THE 2009 CERTIFICATE OF INSURANCE)**

NUMBER OF LAWYERS IN THE PRACTICE	MANDATORY LIMIT OF INDEMNITY (RM)	BASE EXCESS (RM)
1	250,000.00	10,000
2	300,000.00	20,000
3	350,000.00	25,000
4	400,000.00	30,500
5	450,000.00	35,000
6	500,000.00	40,500
7	550,000.00	45,000
8	600,000.00	50,000
9	650,000.00	55,000
10	700,000.00	60,000
11	750,000.00	65,000
12	800,000.00	70,000
13	850,000.00	75,000
14	900,000.00	80,000
15	950,000.00	85,000
16	1,000,000.00	90,000
17	1,050,000.00	95,000
18	1,100,000.00	100,000
19	1,150,000.00	105,000
20	1,200,000.00	110,000
21	1,250,000.00	112,500
22	1,300,000.00	115,000
23	1,350,000.00	117,500
24	1,400,000.00	120,000
25	1,450,000.00	122,500
26	1,500,000.00	125,000
27	1,550,000.00	127,500
28	1,600,000.00	130,000
29	1,650,000.00	132,500
30	1,700,000.00	135,000
31	1,750,000.00	137,500
32	1,800,000.00	140,000
33	1,850,000.00	142,500
34	1,900,000.00	145,000
35	1,950,000.00	147,500
36	2,000,000.00	150,000
37	2,000,000.00	150,000
38	2,000,000.00	150,000
39	2,000,000.00	150,000
40	2,000,000.00	175,000
41	2,000,000.00	175,000
42	2,000,000.00	175,000
43	2,000,000.00	175,000
44	2,000,000.00	175,000
45	2,000,000.00	175,000
46	2,000,000.00	175,000
47	2,000,000.00	175,000
48	2,000,000.00	175,000
Above 48	2,000,000.00	250,000

