

**PROFESSIONAL INDEMNITY INSURANCE**  
**(PII) 2022**  
*(as per attached)*



14 January, 2022

**SREE & PARTNERS**  
NO 02-10, LARKIN INDAH,  
JALAN DATIN HALIMAH,  
80350 JOHOR BAHRU  
JOHOR

**Marsh Insurance Brokers (Malaysia) Sdn Bhd**  
(No. 198201008640)  
Level 42-01A (West Wing),  
Q Sentral, 2A, Jalan Stesen Sentral 2,  
Kuala Lumpur Sentral,  
50470 Kuala Lumpur, Malaysia.  
T : +60 3 2723 3241 / 3388  
E : [mbar@marsh.com](mailto:mbar@marsh.com)  
W : [www.marsh.com](http://www.marsh.com)

**Reference:** 2022/M/94954/90470

Dear Sir/Madam,

**MALAYSIAN BAR PROFESSIONAL INDEMNITY INSURANCE (PII) SCHEME 2022**  
**MANDATORY SCHEDULE OF INSURANCE: 1ST JANUARY 2022 TO 31ST DECEMBER 2022**

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We are pleased to enclose your Firm's Mandatory Schedule of Insurance issued by the Insurer, Pacific & Orient Insurance Co. Berhad (P&O). For the policy terms and conditions, you may download the Master Policy and Certificate of Insurance (COI) at [www.praktis.com.my/pii/policy-documents](http://www.praktis.com.my/pii/policy-documents).

Our Terms of Business Agreement available at <https://www.praktis.com.my/pii/forms> sets out the nature and scope of Marsh's services and other information required by law.

**IMPORTANT**

Please urgently notify us by email ([mbar@marsh.com](mailto:mbar@marsh.com)) soonest possible, if you become aware of any:

- Claim (e.g writ / summons / notice of thirdparty / counter claim served or notice / letter / threat of demand received); OR
- Circumstance / event which you reasonably anticipate could give rise to a claim in the future (e.g DB complaint or you discover any error / omission / embezzlement etc.);

We have also attached the following flyers for your kind consideration:

- LawProtect - an office insurance package for Law Firms; and
- Cyber Risks Insurance

As your insurance broker, please contact us for any queries on this policy or any other insurance/risks of your firm, partners/employees or your clients.

Yours sincerely,

**Johan Shahar**  
Vice President

**For and on behalf of**  
**Marsh Insurance Brokers (Malaysia) Sdn Bhd**

**This is an auto-generated letter. No signature required.**

# MALAYSIAN BAR

## SCHEDULE ATTACHING TO AND FORMING PART OF THE MALAYSIAN BAR PROFESSIONAL INDEMNITY INSURANCE CERTIFICATE AS PART OF

**MASTER POLICY NO. 129721U7000062**

|     |                                     |   |
|-----|-------------------------------------|---|
| 1.  | CERTIFICATE NO.                     | 2022/M/94954/90470  |
| 2.  | INSURER                             | <b>Pacific &amp; Orient Insurance Co. Berhad (12557-W)</b><br>11th Floor, Wisma Bumi Raya<br>No. 10, Jalan Raja Laut, P.O. Box 10953<br>50730 Kuala Lumpur<br>(and its successors or assigns) |
| 3.  | NAMED INSURED                       | ( As per Attachment 1 to this Schedule )  |
| 4.  | THE FIRM                            | <b>SREE &amp; PARTNERS</b>  |
| 5.  | ADDRESS                             | NO 02-10, LARKIN INDAH,<br>JALAN DATIN HALIMAH,<br>80350 JOHOR BAHRU<br>JOHOR<br>(and all branches within West Malaysia & the Federal Territories)  |
| 6.  | PERIOD OF INSURANCE                 | From 1st January 2022 to 31st December 2022 at midnight Malaysian Time  |
| 7.  | MANDATORY LIMIT OF INDEMNITY        | RM 350,000.00 Each and every claim, in excess of the Base Excess or increased Base Excess & subject to Clauses 5-10 of the Certificate of Insurance   |
| 8.  | SUB-LIMIT FOR MISCONDUCT            | RM 350,000.00 In the aggregate or the Firm's Mandatory Limit, which ever is lower, and subject to Clause 10 & 11 of the Mandatory Certificate of Insurance                                    |
| 9.  | BASE EXCESS                         | RM 25,000.00 Each and every claim, and subject to Clause 10 of the Certificate of Insurance   |
| 10. | PREMIUM INCLUSIVE OF 6% SERVICE TAX | RM 9,573.92   |
| 11. | STAMP DUTY                          | Paid on the Master Policy   |



SIGNED:



FOR:

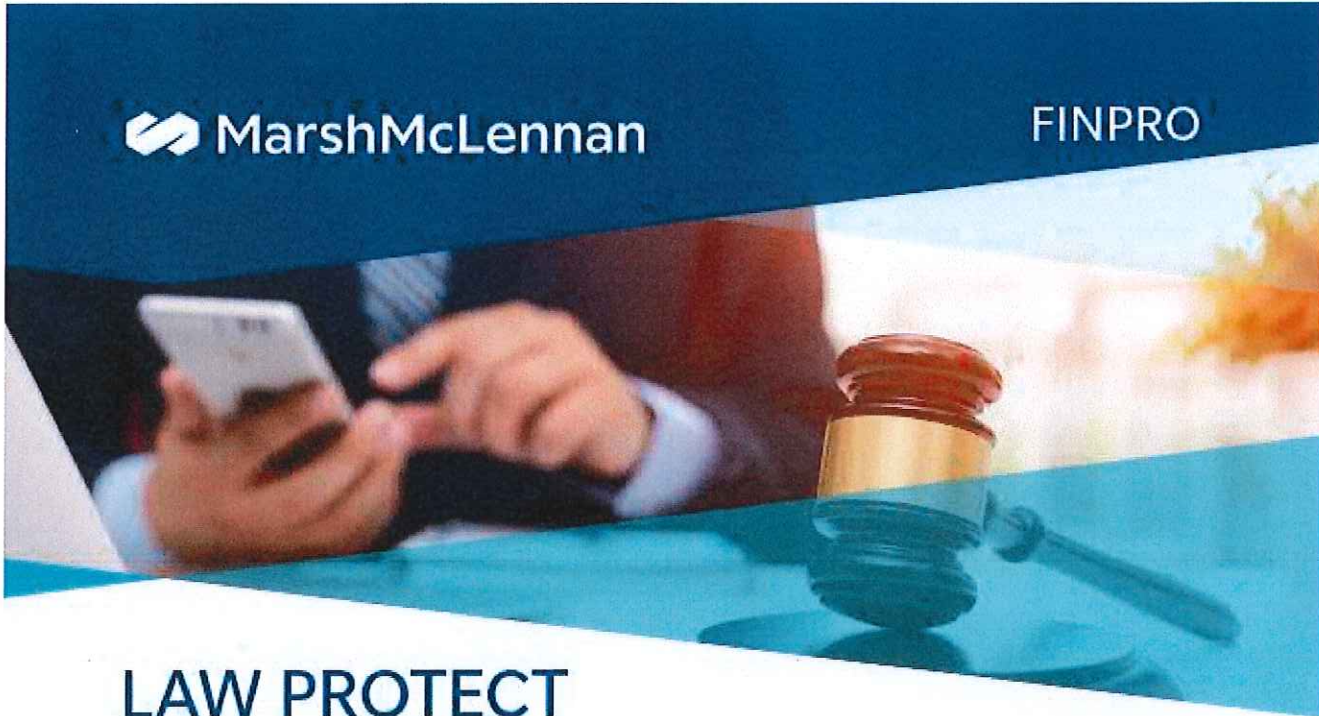
**Pacific & Orient Insurance Co. Berhad**  
S. KRISHNA MURTHIE  
General Manager  
Business Development & Underwriting

The insurance is subject to the terms of the **Master Policy No.129721U7000062** and the Certificate of Insurance 2022.





FINPRO



# LAW PROTECT

## OFFICE INSURANCE PACKAGE FOR THE LEGAL PROFESSION

LawProtect is an office insurance package tailored to meet the needs of most law firms in Malaysia.

Our comprehensive LawProtect office insurance package was developed to provide multi-line insurance offerings for law firms. In addition to competitive rates, it offers a wide range of coverage including Fire, Burglary, Money and Mobile Personal Electronic Equipment.

### FIRE

Safeguard your property from losses due to fire and lightning or any perils insured under the policy.

### BURGLARY

Round the clock coverage against burglary and/or robbery and protect your property which is properly locked and secured in your premise.

### ELECTRONIC EQUIPMENT

A specially designed cover for your electronic equipment including computers, its accessories and gadgets.

### EMPLOYER'S LIABILITY

Protect your business in the event of a claim made by any employee as a consequence of injury in the course of employment.

### PLATE GLASS

Your signboard and glass panels are an integral part of your operations and if damaged, may be costly to replace. With this coverage, the cost and expense of shoring and propping up temporary fixtures and fittings are also included.

### GROUP PERSONAL ACCIDENT

Comprehensive 24 hours personal accident coverage for your employees anywhere in the world.

### MONEY

To indemnify the loss of money against burglary and/or robbery whilst in transit to and from bank and in the premise.

### FIDELITY GUARANTEE

Coverage for loss of money and/or property due to fraud or dishonesty of your employees.

### PUBLIC LIABILITY

Protection against claims resulting from accidental bodily injury to third parties and/or damage to their property whilst they are at the premises.



## BENEFITS AT A GLANCE

- Fire
- Burglary
- Money
- Fidelity Guarantee
- Glass
- Public Liability
- Group PA
- Employer's Liability

Law Books Cover (under Fire & Burglary)

Portable Electronic Equipment Cover including Notebooks and Smartphone

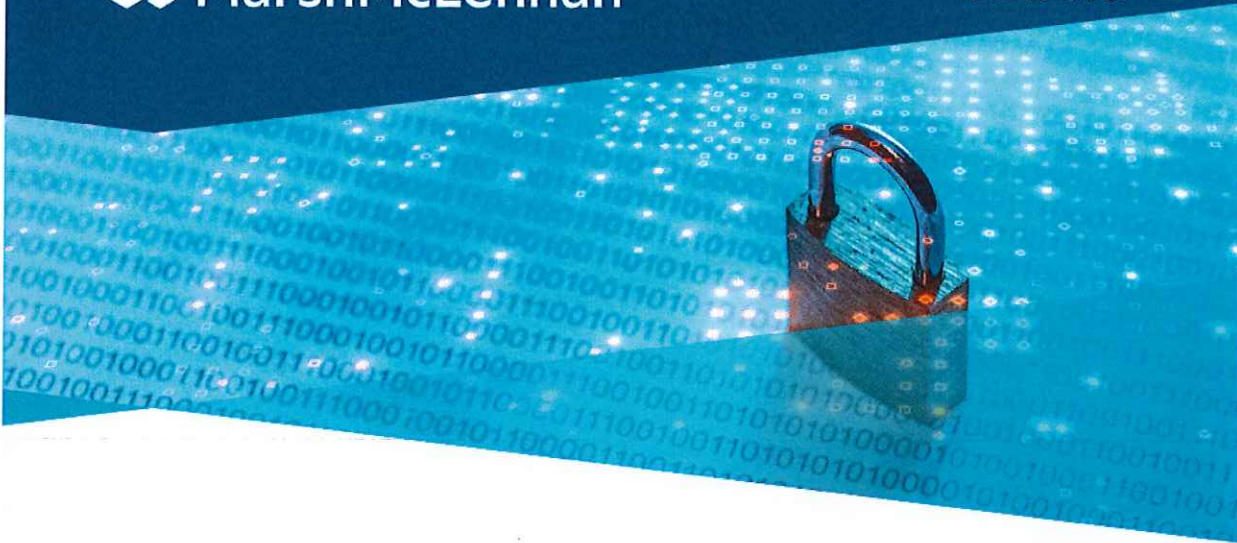
Express Hassle Free Claims Settlement

For More Information or an obligation free quote, please contact us :

Ruby Ruhaila Safura Binti Abdullah

Email : ruby.abdullah@bsompo.com.my

DID : 03-2170 4945 (Ext. 7086)



# CYBER INSURANCE



## UNDERSTANDING YOUR CYBER RISKS

Businesses are more vulnerable to new and emerging exposures from their reliance on data and computer systems. To address these vulnerabilities, companies need to be more adaptive and improve processes and management systems. In the same way insurance solutions must adapt and evolve.

### THREAT ACTORS

Change in sophistication and malice

- Organized crime
- State sponsored espionage
- Hacktivists

Change in motive

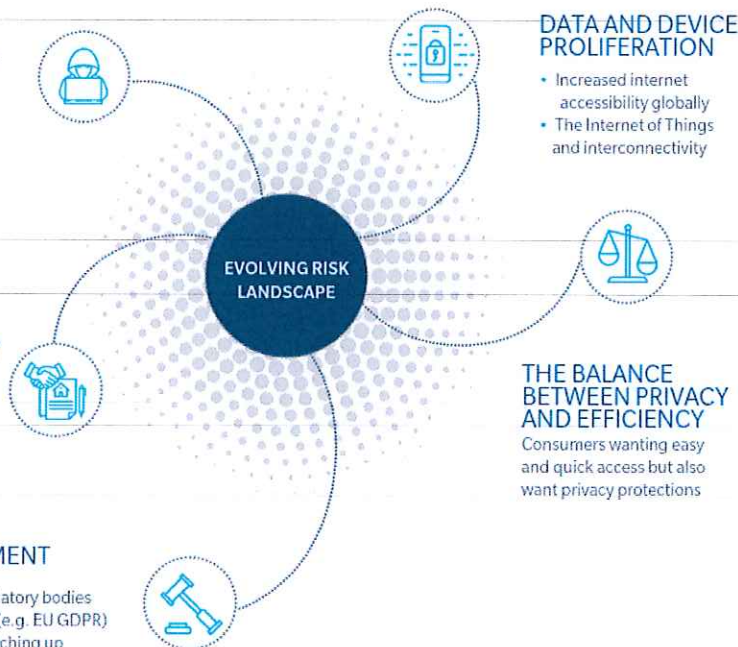
- For profit/financial gain
- Political
- Physical damage over economic damage

### CHAIN OF CONTRACTUAL LIABILITY

- Who owns the data?
- Who is legally responsible?
- What ramifications for utilisation of a third party vendor?
- Reputational aspect

### PUNITIVE LEGAL AND REGULATORY ENVIRONMENT

- Additional cyber oversight by regulatory bodies
- Global changes in legal landscape (e.g. EU GDPR)
- Asia-wide regulatory landscape catching up



### DATA AND DEVICE PROLIFERATION

- Increased internet accessibility globally
- The Internet of Things and interconnectivity

### THE BALANCE BETWEEN PRIVACY AND EFFICIENCY

Consumers wanting easy and quick access but also want privacy protections



14 January, 2022

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W : [www.marsh.com](http://www.marsh.com)

**Reference:** 2022/T/94954/90471

Dear Sir/Madam,

**MALAYSIAN BAR PROFESSIONAL INDEMNITY INSURANCE (PII) SCHEME 2022**  
**TOP-UP SCHEDULE OF INSURANCE: 01ST JANUARY 2022 TO 31ST DECEMBER 2022**

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We are pleased to enclose your Firm's Mandatory Schedule of Insurance issued by the Insurer, Pacific & Orient Insurance Co. Berhad (P&O). For the policy terms and conditions, you may download the Master Policy and Certificate of Insurance (COI) at [www.praktis.com.my/pii/policy-documents](http://www.praktis.com.my/pii/policy-documents).

Our Terms of Business Agreement available at <https://www.praktis.com.my/pii/forms> sets out the nature and scope of Marsh's services and other information required by law.

**IMPORTANT**

Please urgently notify us by email ([mbar@marsh.com](mailto:mbar@marsh.com)) soonest possible, if you become aware of any:

- Claim (e.g. writ / summons / notice of third party / counter claim served or notice / letter / threat of demand received); OR
- Circumstance / event which you reasonably anticipate could give rise to a claim in the future (e.g. DB complaint or you discover any error / omission / embezzlement etc.);

We have also attached the following flyers for your kind consideration:

- LawProtect – an office insurance package for Law Firms; and
- Cyber Risks Insurance

As your insurance broker, please contact us for any queries on this policy or any other insurance/risks of your firm, partners/employees or your clients.

Yours sincerely,

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Vice President

**For and on behalf of**  
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# MALAYSIAN BAR

## TOP-UP SCHEDULE ATTACHING TO AND FORMING PART OF TOP-UP PROFESSIONAL INDEMNITY INSURANCE 2022 POLICY NO. 129721U7000064

- |     |                                     |  |
|-----|-------------------------------------|--|
| 1.  | CERTIFICATE NO.                     | 2022/T/94954/90471   |
| 2.  | INSURER                             | Pacific & Orient Insurance Co. Berhad (12557-W)<br>11th Floor, Wisma Bumi Raya<br>No. 10, Jalan Raja Laut, P.O. Box 10953<br>50730 Kuala Lumpur<br>(and its successors or assigns)   |
| 3.  | NAMED INSURED                       | (As per Attachment 1 to this Top-Up Insurance Schedule)  |
| 4.  | THE FIRM                            | SREE & PARTNERS  |
| 5.  | ADDRESS                             | NO 02-10, LARKIN INDAH,<br>JALAN DATIN HALIMAH,<br>80350, JOHOR BAHRU<br>JOHOR<br>(and all branches within West Malaysia & the Federal Territories)  |
| 6.  | PERIOD OF INSURANCE                 | From 01 January 2022 to 31 December 2022 at midnight Malaysian Time.   |
| 7.  | LIMIT OF INDEMNITY                  | RM 2,650,000 each and every claim.<br><br>In excess of the underlying Mandatory Limit of Indemnity of RM 350,000 each and every claim and underlying Base Excess or increased Base Excess  |
| 8.  | SUB-LIMIT FOR MISCONDUCT            | RM 2,650,000 in the annual aggregate, with no reinstatement<br><br>In excess of the underlying Mandatory Sub-Limit for Misconduct and the underlying Base Excess or increased Base Excess<br>(Subject to Clause 10 & 11 of the Mandatory Certificate of Insurance) |
| 9.  | SUB-LIMIT FOR DEFAMATION            | RM 2,650,000 in the annual aggregate with no reinstatement<br><br>In excess of the underlying Mandatory Limit of Indemnity of RM 350,000 each and every claim and the underlying Base Excess<br>(Subject to Clause 10 of the Mandatory Certificate of Insurance)   |
| 10. | PREMIUM INCLUSIVE OF 6% Service Tax | RM 4,566.64  |



SIGNED:



FOR:

Pacific & Orient Insurance Co. Berhad  
S. KRISHNA MURTHIE  
General Manager  
Business Development and Underwriting  
Authorised Signatory

The insurance is subject to the terms of the Master Policy No. 129721U7000062 and the Certificate of Insurance 2022.



# MALYSIAN BAR

## ATTACHMENT 1 TO TOP-UP INSURANCE SCHEDULE

**Conditions** To follow all the terms and conditions of the underlying 2022 Certificate of Insurance issued under the Malaysian Bar Professional Indemnity Scheme Master Policy no.: **129721U7000062**, as applicable.

**CERTIFICATE NO.** 2022/T/94954/90471

**POLICY NO.** 129721U7000064

| <b>NO.</b> | <b>NAMED INSURED</b>            | <b>ROLE</b>     | <b>SIJIL ANNUAL NO.</b> |
|------------|---------------------------------|-----------------|-------------------------|
| 1.         | JAYESREE A/P VEERASAMY          | Partner         | BC/J/544                |
| 2.         | AMRITA KAUR A/P GURCHARAN SINGH | Partner         | BC/A/2327               |
| 3.         | KOO SHI XUN                     | Legal Assistant | BC/K/1551               |



# MALAYSIAN BAR

## ENDORSEMENT

### ATTACHING TO AND FORMING PART OF TOP-UP PROFESSIONAL INDEMNITY INSURANCE 2022 POLICY NO. 129721U7000064

#### Compensation for Court Attendance in respect to Major Claims

It is agreed that:

1. If any Principal or Employee is required to attend court as a witness in connection with a Claim notified under and covered by this Policy, we agree to provide compensation at the following rates for each day on which attendance is required:
  - (a) any Principal RM300
  - (b) any Employee RM100
2. Compensation payable under this clause is sub-limited to RM50,000 in the annual aggregate.
3. We provide compensation only if the claim and expenses exceed the limit of the underlying mandatory policy.



SIGNED:



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S. KRISHNA MURTHIE  
General Manager  
Business Development and Underwriting  
Authorised Signatory



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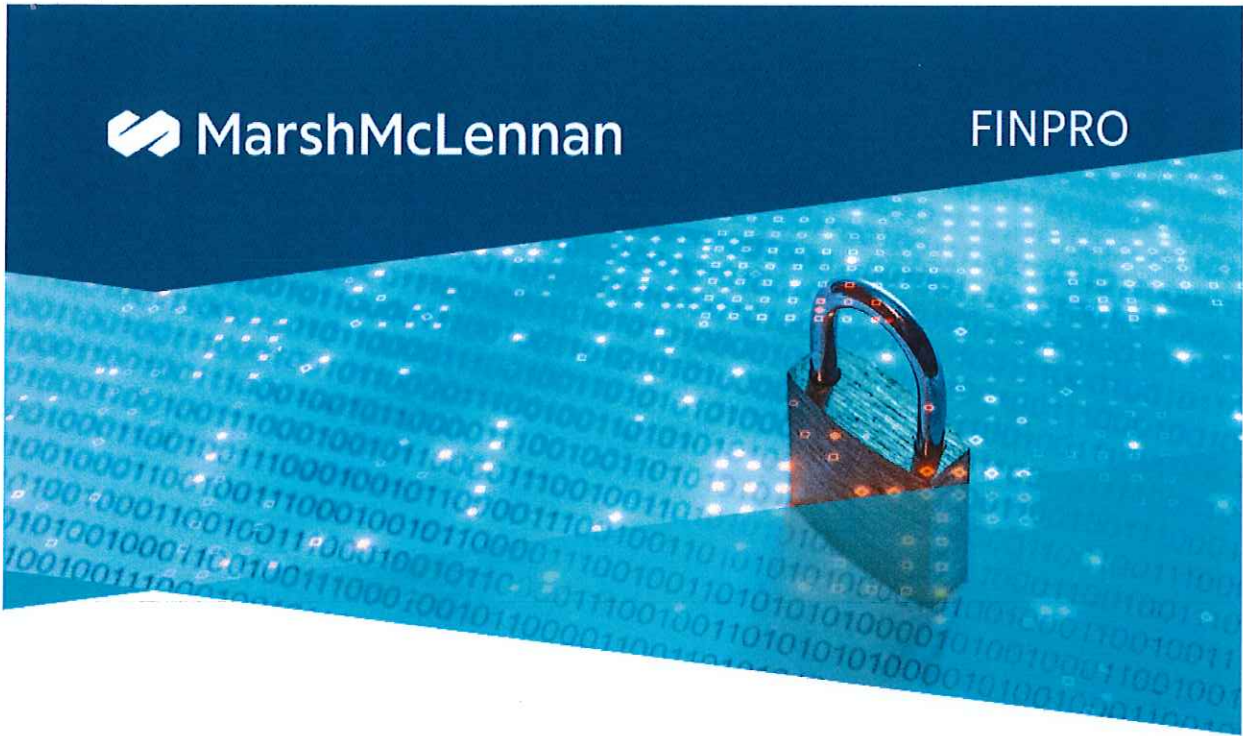
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- Employer's Liability
  
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- Portable Electronic Equipment Cover including Notebooks and Smartphone
- Express Hassle Free Claims Settlement

For More Information or an obligation free quote, please contact us :  
**Ruby Ruhaila Safura Binti Abdullah**  
 Email : [ruby.abdullah@bsompo.com.my](mailto:ruby.abdullah@bsompo.com.my)  
 DID : 03-2170 4945 (Ext. 7086)



# CYBER INSURANCE



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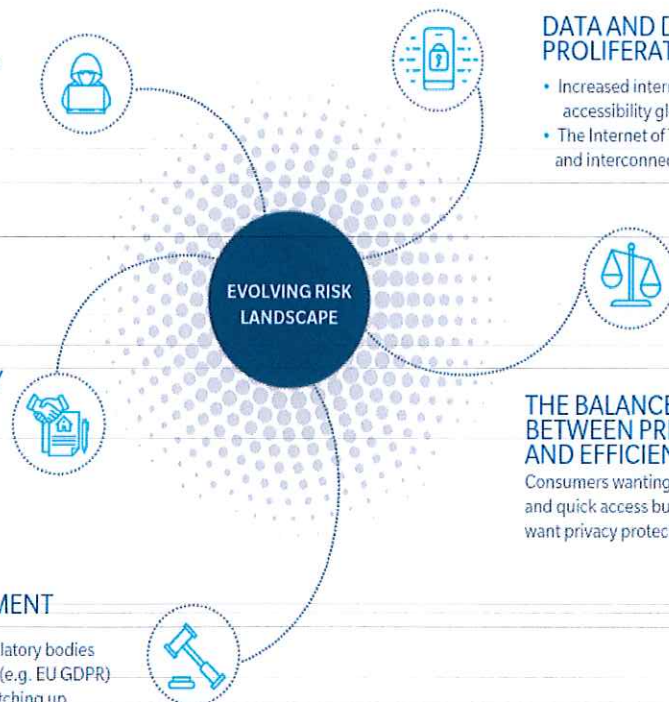
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