

07 May 2014

«Name»
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Dear Sir / Mdm

WORKSHOP ON:

**CHALLENGES IN HANDLING PROPERTY CLAIMS & INTERPRETATION OF VARIOUS
CONDITIONS, CLAUSES & WARRANTIES
BY MR JOASH TAN AH CHUAN & MR BRENDAN LEE**

We are pleased to inform that we will be organizing a full day Workshop on the abovementioned topics as below:

DATE & TIME

Thursday, 19 June 2014 - 9.00 am – 5.00 pm

VENUE

Ballroom 3, Hotel Maya, Kuala Lumpur

PARTICIPANTS

This session should attract Claim Managers, Senior Claims Executives and Executives from the Claims and Underwriting department.

It will also be beneficial for in-house personal those involved in the Adjusting and Risk Surveying.

SPEAKER'S PROFILE

JOASH TAN AH CHUAN, ACII, AMII, FCILA, FIFAA

– Managing Director

Joash has over 33 years' experience working as a loss adjuster. He started his loss adjusting career with an international loss adjuster, spending 17 years there before moving to Mestari. He has extensive experience in a wide range of commercial claims and risk related matters. He specialises in loss adjusting assignments involving CAR/EAR, IAR, Machinery Breakdown, and Liability related risks including those related to power generation, steel industry and oil & gas.

Joash is an Associate of the Chartered Insurance Institute, Fellow of the Chartered Institute of Loss Adjusters and Fellow of the International Federation of Adjusting Association. He was Chairman of the Association of Malaysian Loss Adjusters for year 2006 - 2009.

BRENDAN LEE, BSc. (Hons), AMII, ACII

– Executive Vice President – Property & Financial Losses

Brendan started his career in loss adjusting in 1981 in a leading international company and handled various classes of property and casualty claims including commercial, financial and project losses for retail and corporate clients. He was appointed a Manager in 1985 and a Director in 1987 and handled their KL office operations until 1996.

He then progressed to another international company as a Director and focused on the full range of their KL operations before joining Mestari Adjusters in 2000.

Presently, Brendan is an Executive Vice President in Mestari and his portfolio includes liaising with insurers, corporate clients, brokers, agents and other intermediaries including Lloyds of London. He also specializes in financial claims particularly Consequential Loss and Jewellers Block losses including business interruption claims related to power generation, steel and port industries.

For hydro-electric mega-projects, he has been involved in claims at the Kenyir, Trengganu and Bakun, Sarawak dams.

Brendan has been an Associate of the Malaysian Insurance Institute (MII) and Chartered Insurance Institute of the UK (CII) since 1987. He was also a Management Committee Member of the Association of Malaysian Loss Adjusters (AMLA) for several years and a regular lecturer for the MII handling fire, burglary, consequential loss claims. He has been giving talks to insurers, brokers and clients in the industry over the past several years.

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WORKSHOP CONTENT (*Refer attached*)

PARTICIPANT FEE

NICS Members: RM600.00 per participant
NON – Members: RM800.00 per participant

REGISTRATION

The Registration Form is attached herewith. Kindly complete and fax to (03) 2691 5229.
(The registration will be confirmed upon receiving the full payment.)

CLOSING DATE

Please submit the completed registration form and the full payment by Friday, 30 May 2014.

FURTHER INFORMATION

If you require any further information or clarification, please do not hesitate to contact Ms Nancy/Ms Sangkeri at 03-2692 4022 or email at nancy@gt.com.my/
sangkeri@gt.com.my.

We look forward to your early reply.

Thank you.

Yours very truly

NANCY MALAR
Secretary



NATIONAL INSURANCE CLAIMS SOCIETY

WORKSHOP ON:

CHALLENGES IN HANDLING PROPERTY CLAIMS & INTERPRETATION OF
VARIOUS CONDITIONS, CLAUSES & WARRANTIES

BY MR JOASH TAN AH CHUAN & MR BRENDAN LEE

HOTEL MAYA, KUALA LUMPUR

THURSDAY, 19 JUNE 2014

CONTENTS

SPEAKER	TOPIC
MR JOASH TAN AH CHUAN	<p>Objective:</p> <p>To explore a wide range of topics related to property insurance coverage including how some of their conditions/clauses and exclusions impact on a claim.</p> <ul style="list-style-type: none">- What constitutes a physical damage or loss?- Reasonable care duty: its compliance and how it impacts a claim.- What is an inventory loss or a loss due to mysterious disappearance?- Application of the mechanical or electrical breakdown or derangement exclusion.- Meaning of “wear and tear” and “inherent vice”- What constitutes “forcible and violent” entry?- Mitigation cost: is it recoverable as part of a claim?- Meaning of the term “left unattended” and “in transit”- Including other issues relating to property claims

SPEAKER	TOPIC
<p>MR BRENDAN LEE</p>	<p>Fire Policy</p> <ul style="list-style-type: none"> - Earthquake – vibration caused by tremors from earthquake caused goods on racks to knock sprinkler head triggering discharge of water. Payable? - Storm – water damage arising from penetration of rainwater through openings in damaged roof as well as open windows/ventilation openings resulting in damage to plant, machinery and stocks - Storm – rainwater driven by wind underneath doors results in water damage to office carpets and CPU's kept on floor - Flood – overflow of concrete roof gutter leading to rainwater entering the building through gaps between the roof and wall - Flood – overflow of water from a swimming pool on upper floor of a high-rise building results in water damage to lifts and flooding of floors below. - BOWT – a section of rainwater down pipe (RWDP) within building gave way during heavy rain leading to flooding of premises - BOWT – the cost of tracing source of water leakage to a burst pipe and the cost of repairs to the pipe including hacking and replacement of wall tiles and plaster - Explosion – welding sparks ignite fertilizer; the use of fire-extinguishment water triggers chemical reaction leading to a series of explosions - Explosion – sparks during process handling at LPG bottling plant leads to explosion damage; payable under basic fire policy? - Impact – goods carried on Insured's forklift fall off and hit against building - Impact – Insured's new vehicle driven in their showroom compound collides against building and customer's vehicle - EIC B – explosion from distribution box which was found with melted/sooted components – payable? - EIC B - TNB power surge leading to short-circuit followed by fire - payable? What if lightning involved? - Spontaneous Combustion – overheated palm kernels in silo catch fire and flames spread to the rest of the plant, building and stocks of other kernels; is initial batch or all batches of kernels or excluded? - RSMD – damage to premises/contents arising from out of or in the course of theft or any attempt thereat - Cold Storage – what if loss/damage arises from stock deterioration cause by temperature rise in damaged refrigeration plant following a fire - with/without CS Clauses A or B?

SPEAKER	TOPIC
MR BRENDAN LEE	<p>Policy Conditions</p> <ul style="list-style-type: none">- Cond 5(1) (a) - Loss by theft during/after a fire- Cond 8(d) - Damage to moulds, patterns in R&D section of a shoe factory- Cond 9(d) – transfer of policy proceeds to financial institution without insurers consent- Cond 9(e) – notice to quit received prior to loss- Cond 13 – fire-fighting expenses in dousing prolonged embers at fire site- Cond 21 – reinstatement of SI <p>Burglary Policy</p> <ul style="list-style-type: none">- Forcible and violent entry- Burglar Alarm Warranty- Book-keeping Clause- Armed Robbery Endorsement