

**LABUAN FINANCIAL SERVICES AUTHORITY
(LEMBAGA PERKHIDMATAN KEWANGAN LABUAN)**

REQUEST FOR QUOTATION

**INSURANCE FOR GROUP TERM LIFE WITH PERSONAL ACCIDENT (GTLPA)
FOR LABUAN FINANCIAL SERVICES AUTHORITY (LABUAN FSA) & ITS
SUBSIDIARIES FOR THE YEAR 2023**

Quotation Requirements

1. Quotation information:

Quotation No	Project Name	Deadline and Place of Submission
RFQ 00094	Insurance for GTLPA for Labuan FSA & its Subsidiaries for the Year 2023	12 October 2022 Labuan FSA, Level 17, Main Office Tower, Financial Park Complex, Jalan Merdeka, 87000 Labuan F.T

2. Only companies with the following requirements will be considered:
- Malaysian registered business.
 - Full compliance with the specifications and requirements under the scope of work.
3. The quotation must be submitted not later than **12 October 2022** by email or by courier to the address below:

<p>Labuan Financial Services Authority Level 17, Main Office Tower Financial Park Complex Jalan Merdeka 87000 Labuan F.T. (Attn: Head of Facility Management Unit)</p> <p>Email : procurement@labuanfsa.gov.my</p>

4. The vendor is required to read this document thoroughly and adhere to the documentation as required in this RFQ.

5. Labuan FSA shall not be responsible for any quotation loss or delayed submission. Proof of posting shall not be accepted as evidence for submitting the quotation.
6. Labuan FSA is not bound to accept the lowest or any quotation nor be responsible for any cost incurred in this RFQ.

Documentation

1. For purchase of goods and services:
The interested company is required to submit Bidder's Declaration upon submission of quotation. Please refer to **Attachment A**.
2. For consultation services ONLY:
The interested company is required to submit the Declaration of Interest by the Consultant upon submission of quotation. Please refer to **Attachment B**.
3. Declaration of Interest
The interested company is required to submit the Declaration of Interest upon submission of quotation. Please refer to **Attachment C**.
4. Personal Data Protection Privacy Notice for Supplier/Consultant/Contractor
The interested company is required to submit the Form of Consent upon submission of quotation. Please refer to **Attachment D**.
5. Declaration of Litigation
The interested company is required to submit the Declaration of Litigation upon submission of quotation, if any. Please refer to **Attachment E**.
6. Whistleblowing Guidelines for Supplier/Consultant/Contractor
Labuan FSA is opposed to all forms of fraud, corruption, and malpractice, whether arising from within or outside Labuan FSA or from supplier/consultant/contractor. Please refer to **Attachment F** for the guidelines.
7. Guidelines on the Dress Code :
The interested company is required to comply with the Guidelines on the Dress Code. Please refer to **Refer Attachment G**. The interested company must abide by the Malaysia Occupational Health and Safety Act (OSHA) regulations.

Quotation Offers

1. The price stated must be in Ringgit Malaysia (RM) only, and the price offered by the company during the project must adhere at all times. The company shall not incur any other cost or disbursement **UNLESS** approved in writing by Labuan FSA.
2. The price must include all expenses during the project, including the **out-of-pocket expenses (not more than 7% of the total project cost), delivery cost and tax** as set by the Malaysian Government.

Quotation Warranty

1. The quotation submitted by the interested vendors must be valid for at least **60 days** from the closing date of this RFQ.

Project Background

1. Labuan FSA is the statutory body responsible for developing and administering the Labuan International Business and Financial Centre (Labuan IBFC). The key objectives of Labuan FSA are to:
 - Promote and develop Labuan as an international centre for business and financial services;
 - Develop national objectives, policies and priorities for the orderly development and administration of international business and financial services in Labuan; and
 - Act as the central regulatory, supervisory and enforcement authority of the international business and financial services industry in Labuan.
2. Labuan FSA is planning to engage a vendor to provide insurance policy on GTL/PA for Labuan FSA and its subsidiaries for one-year, effective 1 January 2023 to 31 December 2023. Currently, Labuan FSA is subscribing to MCIS Life Insurance, and the policy will expire on 31 December 2022.

Scope of Services

1. To provide **two options** of insurance on GTL/PA for the year 2023 for Labuan FSA and its subsidiaries as follows:

A) Option 1

To offer the best package for GTLPA for Labuan FSA and its subsidiaries based on the list of names and sum insured on each organisation. The organisations are as follows:

No.	Organisation	Sum insured	
		Term Life	Personal Accident
1.	Labuan Financial Services Authority (Labuan FSA)	Director General (RM2.5 mill) Management (48 x salary) Staff (36 x salary)	Director General (RM2.4 mil) Management (48 x salary) Staff (36 x salary)
2.	Pristine Era Sdn Bhd (PESB)	Principal (RM150,000) Staff (RM100,000)	Principal (RM150,000) Staff (RM100,000)
3.	Labuan IBFC Incorporated Sdn Bhd (LIBFC Inc. Sdn Bhd)	All staff (RM100,000)	All staff (RM100,000)

B) Option 2

To offer the best package by combining the premiums and coverage for all three organisations into a single premium. Insurance providers are free to propose the quotation based on their unique feature, considering the insurance providers' products, services and packages.

No.	Organisation	Sum insured	
		Term Life	Personal Accident
1.	Labuan Financial Services Authority (Labuan FSA)	Director General (RM2.5 million) Management (48 x salary) Staff (36 x salary)	Director General (RM2.4 million) Management (48 x salary) Staff (36 x salary)
2.	Pristine Era Sdn Bhd (PESB)	Principal (RM150,000) Staff (RM100,000)	Principal (RM150,000) Staff (RM100,000)
3.	Labuan IBFC Incorporated Sdn Bhd (LIBFC Inc. Sdn Bhd)	All staff (RM100,000)	All staff (RM100,000)

2. The interested vendors must fill up **Attachment H** on the proposed premium to be offered to Labuan FSA.
3. Details of employees based on organisations are attached in **Attachment I**.
4. Both proposals shall cover death (Term Life), Total and Permanent Disability (TPD), Partial and Permanent Disability (PPD), Accidental Death and Disablement (ADD) arising from accidents or natural causes.
5. The insurance policy's beneficia insurance policy's beneficiary shall be the organisations, and it will be the discretions of the organisations to assign the benefits to the beneficiary of the staff.
6. The proposals may include riders and/or COVID-19 coverage as part of the package.

Site Visit

Site visit is not required for this project.

Contact Information

Please do not hesitate to contact the following personnel should you require further clarifications:

En. Sunilin @ Jatri Masinin

Tel. No : 03-8873 2087

Email : sunilin@labuanfsa.gov.my

Puan Anita Mohd Sharif

Tel. No : 03-8873 2084

Email : anita@labuanfsa.gov.my



BIDDER'S DECLARATION

INSURANCE FOR GROUP TERM LIFE WITH PERSONAL ACCIDENT (GTLPA) FOR LABUAN FINANCIAL SERVICES AUTHORITY (LABUAN FSA) & ITS SUBSIDIARIES FOR THE YEAR 2023 (RFQ 00094)

I, _____ NRIC No/Passport _____
 representing _____ with registration number _____
 _____ hereby declare that I, or any individual(s) representing
 this company:

- i. Will not offer, promise or give any bribes to any staff of **Labuan FSA** or any other individual(s), as a bribe to be selected in this quotation/tender*; and
- ii. Will not commit or engage in bid rigging in this quotation/tender*.

Attached herewith is the Letter of Authorisation, which empowers me to make this declaration as the representative for the aforementioned company.

2. If I, or any individual(s) representing this company, found to be involved in a fraudulent bid agreement with another company regarding the above procurement or offer, promise or give any bribe to any staff of Labuan FSA or any other person as an incentive to be selected in this procurement activity, then I as a representative of the company agree that the following actions can be taken:

- 2.1 Loss of eligibility to be evaluated and appointed for the above procurement; and
- 2.2 Other legal actions in accordance with the Government of Malaysia's procurement procedures in force.

3. I duly understand that the following actions will be taken:

- 3.1 Will be charged with an offence** under the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and the Penal Code [Act 574] and punishable under the respective laws for my failure or any individual(s) representing this company to comply with (i); or
- 3.2 Action may be imposed on the company under the Competition Act 2010 [Act 712] for the failure of me or any individual(s) representing this company to comply with the item (ii) in this Declaration. If the company is found to be in violation of the provisions of section 4(2)(d) of Act 712, the company shall be liable to a fine which shall not exceed ten percent (10%) of the worldwide turnover of the company over the period which the violation occurred.

4. If there is any individual(s) trying to obtain or request any bribe from me or any individual(s) related to this company as an incentive to be selected in this quotation/tender* activity, I will immediately report the wrongdoing to the Malaysian Anti-Corruption Commission (MACC) office or at the nearest police station. I am aware that my failure to do so is an offence under section 25(1) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and can be punished under section 25(2) of the same act and upon conviction, I am liable to a fine of not more than RM100,000 or to imprisonment for a period not more than ten (10) years or both;

5. I duly understand that if the company commits an offence or if an individual(s) associated with the company*** gives, promises or offers a bribe to obtain or retain business or benefit in doing business under the Section 17A of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], upon conviction is liable to a fine of not less than ten (10) times the amount or value of the bribe, or RM1 million, or to imprisonment for a period of not more than twenty (20) years or both.

Sincerely,

Name :
NRIC No./Passport :
Signature :
Date :
Company stamp :

Notes:

- (i) *Delete whichever is applicable.
- (ii) **includes prescribed offences in the Schedule (Paragraph 3 (a), definition of "prescribed offence") of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] punishable under the Penal Code.
- (iii) ***a person associated with a company refers to section 17A(6) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], i.e. a person is associated with a commercial organisation includes:
(a) Director, partner or employee of the commercial organisation; (b) any person who perform services for or on behalf of the commercial organisation.
- (iv) This declaration must be submitted together with the Letter of Authorisation.
- (v) The definition of enterprise under Act 712 includes companies involved in Government procurement.



CONSULTANT'S DECLARATION OF INTEREST

INSURANCE FOR GROUP TERM LIFE WITH PERSONAL ACCIDENT (GTLPA) FOR LABUAN FINANCIAL SERVICES AUTHORITY (LABUAN FSA) & ITS SUBSIDIARIES FOR THE YEAR 2023 (RFQ 00094)

1. I, NRIC/Passport as the owner of with Registration Number hereby declare that I or any individual(s) representing this firm will not offer, promise or give any bribe or influence to any individual(s) in Labuan FSA or any other individual(s), as an incentive to obtain this procurement.

2. If there is any individual(s) trying to obtain or request any bribe from me or any individual(s) related to this company as an incentive to be selected in this procurement activity, I will immediately file a complaint to the Malaysian Anti-Corruption Commission (MACC) office or at the nearest police station. I am aware that my failure to do so is an offence under section 25(1) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and can be punished under section 25(2) of the same act. Upon conviction, I am liable to a fine not more than RM100,000 or to imprisonment for a period not more than ten (10) years or both;

3. I duly understand that the failure of me or any individual(s) representing this firm to comply with item (1) in this Declaration may cause me or any individual(s) representing this firm to be prosecuted or charged for an offence* under the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and the Penal Code [Act 574] and can be punished under their respective laws.

4. I duly understand that if the company commits an offence or if an individual(s) associated with the company** gives, promises or offers a bribe to obtain or retain business or benefit in doing business under the Section 17A of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], upon conviction is liable to a fine of not less than ten (10) times the amount or value of the bribe, or RM1 million, or to imprisonment for a period not more than twenty (20) years or both.

Sincerely,

Name :

NRIC No./Passport :

Signature :

Date :

Company stamp :

Notes:

- (i) *includes prescribed offences in the Schedule (Paragraph 3 (a), definition of "prescribed offence") of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] punishable under the Penal Code.
- (ii) **a person associated with a company refers to section 17A (6) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], i.e. a person is associated with a commercial organisation includes: (a) Director, partner or employee of the commercial organisation; (b) any person who perform services for or on behalf of the commercial organisation.
- (iii) This declaration must be submitted together with the Letter of Authorisation.



DECLARATION OF INTEREST

**INSURANCE FOR GROUP TERM LIFE WITH PERSONAL ACCIDENT (GTLPA) FOR
LABUAN FINANCIAL SERVICES AUTHORITY (LABUAN FSA) & ITS SUBSIDIARIES
FOR THE YEAR 2023 (RFQ 00094)**

Company Name	
Company No	

I, _____ (NRIC/Passport No.: _____), the authorised representative of the _____, hereby declare that:

Yes	No	Declaration
		Labuan FSA has significant influence over the company in respect of its financial and operating decisions.
		Labuan FSA controls the company by virtue of Labuan FSA's shareholding, control of its board's composition or funding, the PO being Labuan FSA's subsidiary or affiliate, or the company being the subsidiary of Labuan FSA's subsidiary or affiliate.
		The director or person who has control or significant influence over the company as listed in the schedule below is Labuan FSA Senior Management, Close Family Member of Labuan FSA's Senior Management or staff

No	Name	Position in the Company	Name of Labuan FSA's Senior Management or staff, if applicable	Relationship
1.				
2.				

I hereby declare that I have carefully read and completed this form myself and provided current and accurate information to the best of my knowledge.

Signatory	
Name of Signatory	
Position	
Date	

*	"Close Family Member" refers to spouse, children and their spouses, dependents, parents, parents in-law, siblings, sibling's spouse and their children.
**	"Senior Management" refers to Members of the Authority or Directors of Labuan FSA.



PERSONAL DATA PROTECTION PRIVACY NOTICE FOR SUPPLIER/ CONSULTANT/ CONTRACTOR

We, **Labuan Financial Services Authority** ("Labuan FSA") as the data user (hereinafter referred as "We", "Us", "Our") are committed to maintain the confidentiality, security and integrity of the personal data supplied by you as the data subject to us. In line with the Personal Data Protection Act 2010 ("PDPA"), this Privacy Notice aims to highlight the manner in which we deal with the personal data and the choices available to you to access or limit our access to the personal data. You also agree to comply with the PDPA in relation to any personal data provided by us to you.

If you are a corporation supplying us with personal data of certain individuals (such as your directors, shareholders, officers or employees), the words "personal data" in this Privacy Notice shall include personal data of the said individuals in the corporation. You are required to obtain their respective consent before disclosing their personal data to us and by so disclosing, we shall assume that you do so in accordance with the PDPA.

1. Types of personal data collected and processed by us may include information such as:

- Name, identity card/passport number, gender, nationality, date of birth, resident status, marital status, address, contact number, email address, occupation details and financial information;
- Personal data from governmental agencies;
- Personal data from credit reporting agencies or similar service providers;
- Such other relevant information which we may require in order for you to provide us with such products/ services.

Unless stated otherwise in this Privacy Notice, it is obligatory that you supply us with the personal data requested by us. If you choose not to supply us with the personal data or withdraw or limit the use of the personal data, we may be unable to appoint you as our vendor, Consultant, service provider, supplier or contractor. If we already have your personal data because you are our current vendor, service provider, supplier or contractor, we may not be able to continue with our business relationship with you if you do not acknowledge receipt of and agreement to this document.

2. We collect personal data for the following purposes:

- To evaluate and consider your application to be our vendor, Consultant, service provider, supplier and contractor;
- To process your personal data for purposes of providing the products/services we have requested from you;
- Conducting credit checks with credit reporting agencies or similar service providers;
- Anti-money laundering and terrorism financing checks;
- Responding to your queries or data access requests and facilitating our daily operation;
- Research purposes including historical and statistical purposes;
- To provide you with regular communications from us;
- Investigation of complaints, suspected suspicious transactions and research for service or goods improvement;

- To comply with legal or regulatory requirements or as authorised by legal or regulatory requirements;
- To manage risk; and/ or
- For such other purposes to which you have consented as part of our business transaction.

The personal data collected will be retained by us for the duration permitted/required under Malaysian law, which may extend to periods after termination of your contractual relationship with us.

3. **We maintain the security of personal data as follows:**

- Adequate security control systems to safeguard the confidentiality and security of your personal data;
- Access to your personal data by our staff is strictly on a need-to-know basis; and
- When third party service providers, agents or contractors are appointed to provide products or services to us, we ensure that these third parties observe similar security measures to those adopted by us.

4. **We will not disclose personal data to a third party, except to the following parties in accordance with the purposes set out in paragraph 2 above:**

- Our officers, employees, consultants, advisors, third-party service providers and agents for purposes relating to your application for and/or your engagement as our vendor, Consultant, contractor, service provider or supplier;
- Any third party service provider, agent or contractor who has been appointed by us to provide products/services in relation to our businesses, whether in or outside Malaysia subject to sufficient security controls over the information;
- any actual or proposed assignee, transferee, participant or sub-participant of the company's rights or business;
- any person to whom we are under an obligation to make disclosure under the requirements of any law, rules, regulations, court order, codes of practice or guidelines binding on us including, without limitation, any applicable regulators, governmental bodies, or industry recognised bodies, and where otherwise required by law; and
- To such parties as may be permitted under Malaysian law.

5. **Rights and choices**

- Individuals have the right to request access to their personal data held by us.
- For the purposes of requesting access to your personal data, you may request a Personal Data Access Request Form at the contact information below. We may impose an administrative fee for processing your request to access personal data.
- You have the right to request correction of your personal data held by us which is inaccurate, incomplete or not updated. You may do so by writing to us at the contact information below, providing us with the following:
 - (i) your identification information (e.g. Account number, type of product/service supplied, nric number);
 - (ii) specifying the information that is inaccurate; and
 - (iii) stating the updated/corrected information.
- We aim to keep your personal data in our records accurate, complete and up-to-date. In accordance with the PDPA, we may refuse to comply with your request for access or correction in certain circumstances as stated in the PDPA.

- You may withdraw your consent to our processing or limit our right to process personal data by notice in writing to us. For avoidance of doubt, the withdrawal or limitation does not include processing of mandatory personal data.
- For purposes of writing to us to request access to, or correction of, your personal data held by us as mentioned herein, you shall fill out our Personal Data Access Request Form, a copy of which can be obtained at the contact information below.

6. Further Amendments and Contact

We will notify you of material amendments to this Privacy Notice, if any, from time to time, which may require your consent. If you continue to provide your services to us, you shall be deemed to accept such changes.

Complaints or inquiries relating to any matter concerning your personal data contained herein can be made to the following address:

Labuan Financial Services Authority
Level 17, Main Office Tower
Financial Park Complex
Jalan Merdeka
87000 Labuan, Malaysia.

Contact Information:

Legal and Secretarial Department
Name: Mohd Ridzuan Zulkifli
Designation: Director
Email: ridzuan@labuanfsa.gov.my

In the event of any inconsistencies, the Privacy Notice in the English language shall prevail. Please acknowledge receipt of this Privacy Notice and grant us your consent for the processing of your personal data by signing on the duplicate copy hereof and returning the same to us. Thank you.

Dated: 27 September 2022

FORM OF CONSENT

Based on the foregoing, we acknowledge receipt of the above Privacy Notice and hereby expressly consent to the use, processing, disclosure and transfer of my/our personal data for the above purposes.

Yours faithfully,

Name :

Date :

UNDERTAKING REGARDING LITIGATION/ARBITRATION

To:

Facility Management Unit
Labuan Financial Services Authority
Level 17, Main Office Tower
Financial Park Complex
Jalan Merdeka
87000 Labuan F.T.

Procurement Title: Insurance for Group Term Life With Personal Accident (GTLPA) For Labuan Financial Services Authority (Labuan FSA) & Its Subsidiaries For The Year 2023

We hereby confirm and declare that we, M/s -----, does not have any litigation / Arbitration History with any Government department/ Public Sector Undertaking/ Private Sector/ or any other agency for which we have Executed/ Undertaken the works/ Services during the last 5 years.

Authorised Signatory

Date:



Vendors Whistleblowing Guidelines

- 1) Labuan Financial Services Authority (Labuan FSA) is opposed to all forms of fraud, corruption, and malpractice, whether arising from within or outside Labuan FSA or from vendors. If the vendors have any concerns about suspected malpractice, Labuan FSA encourages them to raise the issue. Labuan FSA will take your concerns seriously and wish to encourage you to report any suspected fraud or corruption.
- 2) Submission of concern:
 - (i) Any report about suspected or potential malpractice can be submitted to:

<p style="text-align: center;">Director General Labuan Financial Services Authority Level 17, Main Office Tower Financial Park Complex Jalan Merdeka 87000, Labuan F.T. (Tel: 03-8873 2000 / Fax: 03-8873 2208)</p> <p style="text-align: center;">Email: dg_wb@labuanfsa.gov.my</p>

- (ii) For submitted by letter, place letter in a sealed envelope with the words **"Strictly Confidential. To be opened by Addressee only [name and address of the DO]"** on the top left hand corner of the envelope.
- 3) Confidentiality:
 - (i) Labuan FSA will treat all reports in a confidential and sensitive manner. The identity of the whistleblower is required when making a report, to better place an investigation into the report. This is to respect the authority of the Labuan FSA and integrity of its employees.
 - (ii) However, Labuan FSA will respect and protect the confidentiality of the whistleblower and hereby gives assurance that it will not reveal the identity of the whistleblower to any third party not involved in the investigation or prosecution of the matter. The whistleblower making the report will retain anonymity to all other employees and public unless he/she agrees

otherwise. The assurance of confidentiality can only be completely effective if the whistleblower likewise maintains confidentiality.

- (iii) Anonymous concerns will be much more difficult for Labuan FSA to look into the matter or protect your position. Investigations into anonymous allegations are likely to be limited by the sufficiency of the information provided. Anonymous referrals will be followed up at the discretion of the Labuan FSA. In exercising that discretion, the factors that will be taken into account will include:
 - The seriousness of the matters raised.
 - The sufficiency and detail of information provided.
 - The credibility of the concern; and
 - The likelihood of confirming the allegation and obtaining further evidence from attributable sources.
- 4) Labuan FSA's Commitment:
- (i) Upon notification, Labuan FSA will look into it to assess and take action.
 - (ii) You will be notified who is handling the matter, how you can contact them, and whether further assistance may be needed.
 - (iii) Where relevant, the whistleblower may be requested to submit evidence and documents. Any meeting arranged will be conducted discreetly and, if necessary, off-site or out of Labuan FSA's premises.



GARIS PANDUAN ETIKA PEMAKAIAN BAGI PEMBEKAL/KONTRAKTOR

1.0 Objektif

Garis panduan ini diterbitkan untuk dijadikan rujukan kepada pihak pembekal/kontraktor supaya wujud kesegaraman dan konsistensi cara berpakaian dan penampilan diri ketika memasuki pejabat Labuan FSA.

2.0 Panduan Pakaian

Berikut merupakan panduan pemakaian bagi urusan rasmi di pejabat Labuan FSA samaada ketika lawatan tapak, taklimat projek, penyerahan dokumen tender atau sebut harga, atau menghadiri mesyuarat:

- Pembekal/kontraktor adalah dinasihatkan berpakaian kemas, bersih dan sesuai dengan amalan masyarakat Malaysia dan mematuhi etika berpakaian yang telah ditetapkan oleh Labuan FSA.
- Pakaian yang dibenarkan adalah pakaian yang sopan seperti baju kemeja, baju T-berkolar, kasut, seluar panjang, dan skirt panjang di bawah paras lutut. Seluar jeans adalah dibenarkan dengan syarat ianya tidak koyak atau lusuh.
- Pembekal/kontraktor dilarang daripada berpakaian tidak sopan dan yang terlalu mendedahkan tubuh atau menjolok mata seperti berikut:
 - ✓ Berskirt atas paras lutut atau berseluar pendek
 - ✓ Berbaju tanpa lengan
 - ✓ Berseluar/berskirt terlalu ketat
 - ✓ Berselipar

Berikut merupakan panduan pemakaian ketika kerja-kerja penyelenggaraan, pembinaan, pembaikan, atau pengubahsuaian:

- Bagi kerja-kerja pembinaan, pembaikan, penyelenggaraan atau pengubahsuaian:
 - ✓ Pembekal/kontraktor adalah dinasihatkan berpakaian kemas, selamat, bersih dan sesuai dengan kerja-kerja yang dibuat.
 - ✓ Pembekal/kontraktor hendaklah memastikan keselamatan pekerja terjaga. Pemakaian kasut atau but keselamatan dan topi keselamatan adalah diwajibkan. Pemakaian selipar adalah dilarang sama sekali.
 - ✓ Memakai tali pinggang keselamatan bagi kerja-kerja yang melibatkan tempat tinggi.
 - ✓ Pemakaian sarung tangan adalah digalakkan untuk melindungi tangan daripada sebarang kecederaan.
- Bagi kerja-kerja pembersihan pejabat:
 - ✓ Adalah menjadi tanggungjawab pembekal/kontraktor untuk membekalkan pekerja uniform supaya mudah dikenalpasti dan mengekalkan keseragaman.
 - ✓ Uniform tersebut hendaklah sentiasa dipakai semasa di dalam pejabat Labuan FSA.

3.0 Pematuhan Garis Panduan

Pelawat yang tidak mematuhi etika berpakaian di atas boleh dilarang dari memasuki pejabat Labuan FSA.

Option 1

No.	Organisation	Sum insured		Proposed Premium	
		Term Life	Personal Accident	Term Life	Personal Accident
1.	Labuan Financial Services Authority (Labuan FSA)	Director General (RM2.5 mill) Management (48 x salary) Staff (36 x salary)	Director General (RM2.4 mil) Management (48 x salary) Staff (36 x salary)		

No.	Organisation	Sum insured		Proposed Premium	
		Term Life	Personal Accident	Term Life	Personal Accident
2.	Pristine Era Sdn Bhd (PESB)	Principal (RM150,000) Staff (RM100,000)	Principal (RM150,000) Staff (RM100,000)		

No.	Organisation	Sum insured		Proposed Premium	
		Term Life	Personal Accident	Term Life	Personal Accident
3.	Labuan IBFC Incorporated Sdn Bhd (LIBFC Inc. Sdn Bhd)	All staff (RM100,000)	All staff (RM100,000)		

Option 2

No.	Organisation	Sum insured		Proposed Premium	
		Term Life	Personal Accident	Term Life	Personal Accident
1.	Labuan Financial Services Authority (Labuan FSA)	Director General (RM2.5 million) Management (48 x salary) Staff (36 x salary)	Director General (RM2.4 million) Management (48 x salary) Staff (36 x salary)		
2.	Pristine Era Sdn Bhd (PESB)	Principal (RM150,000) Staff (RM100,000)	Principal (RM150,000) Staff (RM100,000)		
3.	Labuan IBFC Incorporated Sdn Bhd (LIBFC Inc. Sdn Bhd)	All staff (RM100,000)	All staff (RM100,000)		

LABUAN FINANCIAL SERVICES AUTHORITY

No	Employee ID	Gender	Date of Birth	Nationality	Occupation	Sum Assured	
						Term Life	Personal Accident
1	LF0239	M	17/10/1967	Malaysian	Director General	2,500,000.00	2,400,000.00
2	LF0003	M	19/1/1967	Malaysian	Deputy Director General	2,686,320.00	2,686,320.00
3	LF0030	M	28/7/1968	Malaysian	Director	1,744,656.00	1,744,656.00
4	LF0151	M	13/8/1975	Malaysian	Director	1,769,232.00	1,769,232.00
5	LF0027	M	20/2/1967	Malaysian	Director	1,460,688.00	1,460,688.00
6	LF0046	M	3/12/1968	Malaysian	Director	1,789,872.00	1,789,872.00
7	LF0020	M	24/7/1972	Malaysian	Director	1,261,488.00	1,261,488.00
8	LF0075	M	12/10/1975	Malaysian	Director	1,047,600.00	1,047,600.00
9	LF0007	M	29/2/1972	Malaysian	Executive Officer	205,200.00	205,200.00
10	LF0008	F	28/3/1977	Malaysian	Office Administrator	273,060.00	273,060.00
11	LF0013	F	2/11/1972	Malaysian	Senior Executive	351,252.00	351,252.00
12	LF0014	M	22/5/1971	Malaysian	Senior Executive	386,856.00	386,856.00
13	LF0015	F	16/4/1966	Malaysian	Head of Unit	663,480.00	663,480.00
14	LF0016	F	31/10/1969	Malaysian	Assistant Manager	465,804.00	465,804.00
15	LF0017	F	1/5/1968	Malaysian	Senior Executive	368,532.00	368,532.00
16	LF0019	M	24/9/1971	Malaysian	Non-Executive	173,772.00	173,772.00
17	LF0022	M	17/1/1971	Malaysian	Executive Officer	292,140.00	292,140.00
18	LF0024	M	29/9/1972	Malaysian	Non-Executive	157,284.00	157,284.00
19	LF0026	F	2/1/1974	Malaysian	Head of Unit	939,060.00	939,060.00
20	LF0028	F	20/11/1974	Malaysian	Manager	611,928.00	611,928.00
21	LF0031	F	29/12/1972	Malaysian	Non-Executive	140,220.00	140,220.00
22	LF0032	M	15/6/1975	Malaysian	Head of Unit	879,912.00	879,912.00
23	LF0033	M	5/2/1974	Malaysian	Head of Unit	646,056.00	646,056.00
24	LF0034	F	19/4/1976	Malaysian	Senior Executive	392,076.00	392,076.00
25	LF0036	F	15/9/1970	Malaysian	Manager	595,764.00	595,764.00
26	LF0037	F	16/6/1970	Malaysian	Head of Unit	887,184.00	887,184.00
27	LF0038	F	20/1/1974	Malaysian	Office Administrator	291,564.00	291,564.00

LABUAN FINANCIAL SERVICES AUTHORITY

No	Employee ID	Gender	Date of Birth	Nationality	Occupation	Sum Assured	
						Term Life	Personal Accident
28	LF0039	F	25/6/1972	Malaysian	Executive Officer	261,720.00	261,720.00
29	LF0043	M	8/2/1976	Malaysian	Non-Executive	174,420.00	174,420.00
30	LF0045	F	17/10/1974	Malaysian	Assistant Manager	437,400.00	437,400.00
31	LF0049	F	4/3/1982	Malaysian	Office Administrator	247,500.00	247,500.00
32	LF0050	M	10/2/1981	Malaysian	Senior Executive	347,724.00	347,724.00
33	LF0053	F	26/9/1979	Malaysian	Office Administrator	355,932.00	355,932.00
34	LF0054	F	8/4/1973	Malaysian	Personal Assistant	354,600.00	354,600.00
35	LF0055	F	18/7/1978	Malaysian	Head of Unit	696,744.00	696,744.00
36	LF0058	M	28/4/1978	Malaysian	Assistant Manager	429,120.00	429,120.00
37	LF0061	F	23/6/1980	Malaysian	Head of Unit	482,292.00	482,292.00
38	LF0062	M	27/7/1981	Malaysian	Head of Unit	553,896.00	553,896.00
39	LF0070	F	26/1/1984	Malaysian	Office Administrator	180,540.00	180,540.00
40	LF0072	M	7/2/1985	Malaysian	Senior Executive	314,748.00	314,748.00
41	LF0073	F	27/4/1983	Malaysian	Senior Executive	359,928.00	359,928.00
42	LF0074	F	30/6/1984	Malaysian	Executive Officer	267,156.00	267,156.00
43	LF0085	F	23/6/1964	Malaysian	Non-Executive	142,632.00	142,632.00
44	LF0086	M	27/5/1981	Malaysian	Non-Executive	142,056.00	142,056.00
45	LF0087	F	19/9/1976	Malaysian	Manager	611,316.00	611,316.00
46	LF0091	M	21/12/1974	Malaysian	Non-Executive	109,620.00	109,620.00
47	LF0106	F	25/7/1986	Malaysian	Senior Executive	301,428.00	301,428.00
48	LF0109	M	10/5/1976	Malaysian	Senior Executive	347,436.00	347,436.00
49	LF0114	F	30/5/1985	Malaysian	Head of Unit	496,152.00	496,152.00
50	LF0115	F	7/5/1986	Malaysian	Head of Unit	446,400.00	446,400.00
51	LF0116	F	11/10/1978	Malaysian	Head of Unit	446,400.00	446,400.00
52	LF0117	F	19/11/1982	Malaysian	Head of Unit	446,400.00	446,400.00
53	LF0119	F	29/5/1982	Malaysian	Senior Executive	275,076.00	275,076.00

LABUAN FINANCIAL SERVICES AUTHORITY

No	Employee ID	Gender	Date of Birth	Nationality	Occupation	Sum Assured	
						Term Life	Personal Accident
54	LF0120	M	5/12/1976	Malaysian	Associate Executive	229,932.00	229,932.00
55	LF0122	M	9/2/1987	Malaysian	Senior Executive	308,736.00	308,736.00
56	LF0129	F	21/8/1991	Malaysian	Office Administrator	203,544.00	203,544.00
57	LF0137	F	8/7/1981	Malaysian	Senior Executive	300,348.00	300,348.00
58	LF0138	M	10/6/1986	Malaysian	Senior Executive	286,884.00	286,884.00
59	LF0139	M	18/10/1984	Malaysian	Assistant Manager	386,388.00	386,388.00
60	LF0141	F	27/9/1989	Malaysian	Office Administrator	219,060.00	219,060.00
61	LF0143	F	14/2/1981	Malaysian	Executive Officer	222,768.00	222,768.00
62	LF0145	F	4/12/1986	Malaysian	Senior Executive	274,824.00	274,824.00
63	LF0146	M	1/6/1978	Malaysian	Executive Officer	250,056.00	250,056.00
64	LF0147	F	27/9/1983	Malaysian	Senior Executive	292,716.00	292,716.00
65	LF0149	F	12/12/1989	Malaysian	Senior Executive	263,052.00	263,052.00
66	LF0154	F	19/5/1986	Malaysian	Senior Executive	268,344.00	268,344.00
67	LF0155	M	7/12/1989	Malaysian	Senior Executive	255,996.00	255,996.00
68	LF0157	M	8/11/1981	Malaysian	Senior Executive	346,464.00	346,464.00
69	LF0160	F	14/3/1990	Malaysian	Executive Officer	216,900.00	216,900.00
70	LF0161	F	13/5/1989	Malaysian	Senior Executive	252,036.00	252,036.00
71	LF0163	F	29/5/1991	Malaysian	Executive Officer	217,620.00	217,620.00
72	LF0164	F	21/4/1990	Malaysian	Senior Executive	250,560.00	250,560.00
73	LF0165	F	14/6/1986	Malaysian	Executive Officer	213,156.00	213,156.00
74	LF0167	F	10/10/1971	Malaysian	Manager	618,804.00	618,804.00
75	LF0171	F	30/12/1991	Malaysian	Executive Officer	197,748.00	197,748.00
76	LF0174	F	26/4/1980	Malaysian	Senior Executive	311,508.00	311,508.00

LABUAN FINANCIAL SERVICES AUTHORITY

No	Employee ID	Gender	Date of Birth	Nationality	Occupation	Sum Assured	
						Term Life	Personal Accident
77	LF0176	M	4/10/1986	Malaysian	Executive Officer	211,212.00	211,212.00
78	LF0178	M	16/1/1990	Malaysian	Senior Executive	250,992.00	250,992.00
79	LF0180	F	17/5/1987	Malaysian	Executive Officer	219,600.00	219,600.00
80	LF0181	M	20/12/1988	Malaysian	Executive Officer	201,312.00	201,312.00
81	LF0185	F	11/7/1990	Malaysian	Executive Officer	187,236.00	187,236.00
82	LF0186	M	18/9/1990	Malaysian	Executive Officer	197,064.00	197,064.00
83	LF0187	F	30/10/1990	Malaysian	Executive Officer	193,968.00	193,968.00
84	LF0188	F	26/9/1985	Malaysian	Executive Officer	194,040.00	194,040.00
85	LF0191	M	5/6/1989	Malaysian	Executive Officer	246,348.00	246,348.00
86	LF0207	F	4/6/1986	Malaysian	Executive Officer	223,524.00	223,524.00
87	LF0210	M	18/3/1977	Malaysian	Head of Unit	643,968.00	643,968.00
88	LF0212	M	19/5/1985	Malaysian	Senior Executive	345,096.00	345,096.00
89	LF0213	F	6/5/1977	Malaysian	Senior Executive	365,436.00	365,436.00
90	LF0214	F	7/5/1980	Malaysian	Assistant Manager	457,560.00	457,560.00
91	LF0216	F	17/7/1978	Malaysian	Senior Executive	330,372.00	330,372.00
92	LF0223	M	16/10/1986	Malaysian	Senior Executive	315,396.00	315,396.00
93	LF0224	F	4/10/1981	Malaysian	Senior Executive	335,304.00	335,304.00
94	LF0227	F	24/6/1994	Malaysian	Executive Officer	181,728.00	181,728.00
95	LF0228	M	20/11/1989	Malaysian	Senior Executive	263,628.00	263,628.00
96	LF0229	F	15/6/1995	Malaysian	Executive Officer	180,576.00	180,576.00
97	LF0230	F	26/12/1994	Malaysian	Executive Officer	217,800.00	217,800.00
98	LF0234	M	28/4/1993	Malaysian	Non-Executive	83,088.00	83,088.00
99	LF0235	F	22/2/1994	Malaysian	Executive Officer	121,356.00	121,356.00

LABUAN FINANCIAL SERVICES AUTHORITY

No	Employee ID	Gender	Date of Birth	Nationality	Occupation	Sum Assured	
						Term Life	Personal Accident
100	LF0237	F	1/9/1995	Malaysian	Associate Executive	173,484.00	173,484.00
101	LF0238	F	16/2/1993	Malaysian	Executive Officer	227,016.00	227,016.00
102	LF0241	F	18/8/1991	Malaysian	Executive Officer	207,792.00	207,792.00
103	LF0242	F	14/4/1988	Malaysian	Executive	282,636.00	282,636.00
104	LF0243	F	26/10/1994	Malaysian	Associate Executive	165,600.00	165,600.00
105	LF0244	M	29/9/1992	Malaysian	Executive	165,600.00	165,600.00
106	LF0245	M	30/9/1968	Malaysian	Head of Unit	777,600.00	777,600.00
107	LF0246	F	16/6/1989	Malaysian	Associate Executive	194,400.00	194,400.00
108	LF0249	M	18/5/1992	Malaysian	Associate Executive	165,600.00	165,600.00
109	LF0250	M	2/8/1995	Malaysian	Associate Executive	165,600.00	165,600.00
110	LF0247	F	14/3/1994	Malaysian	Non-Executive	72,000.00	72,000.00
Total						47,161,012.00	47,061,012.00

PRISTINE ERA SDN BHD

No	Name	Age	Gender	Position	Nationality	Term Life	Personal Accident
1	Fadlin Aimuni Binting	39	Female	Principal	Malaysian	150,000.00	150,000.00
2	Adrian Jimmy Kiu	25	Male	Teacher	Malaysian	100,000.00	100,000.00
3	Ahmad Huzaifah Bin Mohd Bakri	31	Male	Teacher	Malaysian	100,000.00	100,000.00
4	Airon Ryandie Agustin	26	Male	Teacher	Malaysian	100,000.00	100,000.00
5	Dg Kasmah Binti Sallih @ Salleh	42	Female	Teacher	Malaysian	100,000.00	100,000.00
6	Elizabeth Jean Kirkpatrick	35	Female	Teacher	British	100,000.00	100,000.00
7	Fairzan Nazzila Binti Mohd Nazrie	29	Female	Teacher	Malaysian	100,000.00	100,000.00
8	Foo Kien Ching	31	Female	Teacher	Malaysian	100,000.00	100,000.00
9	Frederica Binti Gimpeh	34	Female	Teacher	Malaysian	100,000.00	100,000.00
10	Genemar Bin Harun	38	Male	Teacher	Malaysian	100,000.00	100,000.00
11	Janice Chua Hui Leng @ Janice Venture	43	Female	Teacher	Malaysian	100,000.00	100,000.00
12	Jennifer Juip Kalip	36	Female	Teacher	Malaysian	100,000.00	100,000.00
13	Jeslina Binti Abdullah	38	Female	Teacher	Malaysian	100,000.00	100,000.00
14	Jodie Louise Fisher	40	Female	Teacher	British	100,000.00	100,000.00
15	Jury Tise	41	Female	Teacher	Malaysian	100,000.00	100,000.00
16	Jusliah Juis	27	Female	Teacher	Malaysian	100,000.00	100,000.00
17	Lydiana Stephen	31	Female	Teacher	Malaysian	100,000.00	100,000.00
18	Mariam Hanani Binti Ismail	29	Female	Teacher	Malaysian	100,000.00	100,000.00
19	Marlini Binti Ahmad	36	Female	Teacher	Malaysian	100,000.00	100,000.00
20	Mazlyne Binti Liging	35	Female	Teacher	Malaysian	100,000.00	100,000.00
21	Mohd Azwani Bin Abdul Kadir	28	Male	Teacher	Malaysian	100,000.00	100,000.00
22	Mohd Maziz Al-Hadi Bin Moharam	34	Male	Teacher	Malaysian	100,000.00	100,000.00
23	Muhammad Azam Bin Abang Affandi	30	Male	Teacher	Malaysian	100,000.00	100,000.00
24	Muhammad Khairul Bin A. Rajak	35	Male	Teacher	Malaysian	100,000.00	100,000.00
25	Noliyana Binti Arif	35	Female	Teacher	Malaysian	100,000.00	100,000.00
26	Norafiza Binti Bulkainih	35	Female	Teacher	Malaysian	100,000.00	100,000.00
27	Noraini Binti Bulkainih	37	Female	Teacher	Malaysian	100,000.00	100,000.00
28	Norindah Permatasari Binti Jamaluddin	28	Female	Teacher	Malaysian	100,000.00	100,000.00
23	Norshaidatul Binti Md Nawawi	27	Female	Teacher	Malaysian	100,000.00	100,000.00
30	Nur Syafiqah Binti Mohd Nor	22	Female	Teacher	Malaysian	100,000.00	100,000.00
31	Nurfarhana Binti Abd.Sappar	39	Female	Teacher	Malaysian	100,000.00	100,000.00
32	Nurkhaliesah Binti Madun	27	Female	Teacher	Malaysian	100,000.00	100,000.00
33	Nurul Fadhilah Binti Matasan	33	Female	Teacher	Malaysian	100,000.00	100,000.00

PRISTINE ERA SDN BHD							
No	Name	Age	Gender	Position	Nationality	Term Life	Personal Accident
34	Nurul Shafiqah Binti Mohd Faizal	25	Female	Teacher	Malaysian	100,000.00	100,000.00
35	Nurul Shakina Binti Abdul Rahman	32	Female	Teacher	Malaysian	100,000.00	100,000.00
36	Rizuan Bin Asmarah	33	Male	Teacher	Malaysian	100,000.00	100,000.00
37	Rosmiri Binti Jalanon	41	Female	Teacher	Malaysian	100,000.00	100,000.00
38	S.Fatimah Binti Mohamad	39	Female	Teacher	Malaysian	100,000.00	100,000.00
39	Samuel Ooi Ming Horng	27	Male	Teacher	Malaysian	100,000.00	100,000.00
40	Sani Bin La Bise	40	Male	Teacher	Malaysian	100,000.00	100,000.00
41	Shafeeka Fadlikh Binti Zamri	27	Female	Teacher	Malaysian	100,000.00	100,000.00
42	Suriah Binti Ali	33	Female	Teacher	Malaysian	100,000.00	100,000.00
43	Susana Francis	35	Female	Teacher	Malaysian	100,000.00	100,000.00
44	Teo Chen Fong	37	Male	Teacher	Malaysian	100,000.00	100,000.00
45	Tracy Binti Guan Leong	29	Female	Teacher	Malaysian	100,000.00	100,000.00
46	Warnnie Binti Musah	39	Female	Teacher	Malaysian	100,000.00	100,000.00
47	Afwanizah Binti Azahari	36	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
48	Christina Mosiol	53	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
49	Crisshella Lainjih	29	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
50	Eriezen Dickel Bin Beldon	31	Male	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
51	Fatmah Ching Yee Fun	28	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
52	Hanifarahin Anis Binti Hanif	27	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
53	Melissa Marie Ong	27	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
54	Neena Esther Kalon	30	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
55	Noslinah Binti Yunos	40	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
56	Stephania Roseann Michael Tay	32	Female	Kindergarten Teacher	Malaysian	100,000.00	100,000.00
57	Chin Jin Yee	29	Female	Kindergarten Assistant Teacher	Malaysian	100,000.00	100,000.00
58	Mah Hua Ken Johnson	25	Male	Kindergarten Assistant Teacher	Malaysian	100,000.00	100,000.00
59	An Nur Syafiqah Binti Hasmat	25	Female	School Counsellor cum Relief Teacher	Malaysian	100,000.00	100,000.00
60	Ahmad Zamri Bin Alias	64	Male	Security Officer	Malaysian	100,000.00	100,000.00
61	Alizah Binti Mohamad Ali	40	Female	Cleaner	Malaysian	100,000.00	100,000.00

PRISTINE ERA SDN BHD

No	Name	Age	Gender	Position	Nationality	Term Life	Personal Accident
62	Amnah Binti Gani	49	Female	Security Guard	Malaysian	100,000.00	100,000.00
63	Anidah Binti Sabtu	41	Female	Cleaner	Malaysian	100,000.00	100,000.00
64	Awg. Sulaiman Bin Satia	36	Male	Swimming Pool Maintenance	Malaysian	100,000.00	100,000.00
65	Azian Binti Ag. Damit	40	Female	Cleaning Supervisor	Malaysian	100,000.00	100,000.00
66	Che Mat Bin Matzali @ Matjali	57	Male	Security Guard	Malaysian	100,000.00	100,000.00
67	Elmie Norviviana Binti Norsli	37	Female	IT Executive	Malaysian	100,000.00	100,000.00
68	Faizal Bin Ahmad	32	Male	General Worker	Malaysian	100,000.00	100,000.00
69	Farida Binti Hazis	40	Female	Senior Executive	Malaysian	100,000.00	100,000.00
70	Hajjah Binti Yahya	45	Female	Executive of Human Resource	Malaysian	100,000.00	100,000.00
71	Hasjimah Binti Kadir	22	Female	Registrar & Marketing Assistant	Malaysian	100,000.00	100,000.00
72	Jeffharley Jeffrey	29	Male	Executive Maintenance	Malaysian	100,000.00	100,000.00
73	Kerestey Adih	31	Female	Examination Officer cum Laboratory Assistant	Malaysian	100,000.00	100,000.00
74	Khairul Adam Bin Abdullah	40	Male	Multimedia Executive & IT Support	Malaysian	100,000.00	100,000.00
75	Kolosi Samaan	25	Female	Cleaner	Malaysian	100,000.00	100,000.00
76	Laisa Bin Nani	60	Male	Cleaner	Malaysian	100,000.00	100,000.00
77	Maikol @ Mohd Rizam Rouzelie Umpat	60	Male	Security Guard	Malaysian	100,000.00	100,000.00
78	Mariani Binti Ahmad	39	Female	Cleaner	Malaysian	100,000.00	100,000.00
79	Md Zinin Bin Hussin	63	Male	Gardener	Malaysian	100,000.00	100,000.00
80	Mechelba Laorie	36	Female	Registrar Executive	Malaysian	100,000.00	100,000.00
81	Mohamad Bin Tamit	52	Male	Swimming Pool Maintenance	Malaysian	100,000.00	100,000.00
82	Mohamad Saiful Solehin Bin Mohd Yahya	28	Male	Chargeman	Malaysian	100,000.00	100,000.00
83	Mohd Azwan Bin Sunardi	36	Male	Driver / Office Asst.	Malaysian	100,000.00	100,000.00
84	Mohd Nashiruddin Bin Nusrin	27	Male	General Worker	Malaysian	100,000.00	100,000.00

PRISTINE ERA SDN BHD

No	Name	Age	Gender	Position	Nationality	Term Life	Personal Accident
85	Mohd Nasrul Bin Sulaiman	19	Male	Grass Cutter cum Gardener	Malaysian	100,000.00	100,000.00
86	Mohd Sarin Bin Samran	27	Male	Audio & Lighting Technician	Malaysian	100,000.00	100,000.00
87	Mohd Shahrul Irwan Bin Tuah	32	Male	Security Guard	Malaysian	100,000.00	100,000.00
88	Muhammad Nabil Bin Jafari	22	Male	General Landscaper	Malaysian	100,000.00	100,000.00
89	Nor'atiqah Bte Redzuan	33	Female	Executive of Human Resource	Malaysian	100,000.00	100,000.00
90	Nur Khairunisa Binti Asmawi	26	Female	FMU Temporary Assistant	Malaysian	100,000.00	100,000.00
91	Nur Marlina Binti Abdullah Andreas	30	Female	Cleaner	Malaysian	100,000.00	100,000.00
92	Nurhidayah Binti Kanang	33	Female	Executive of Facility Management	Malaysian	100,000.00	100,000.00
93	Rafidah Binti Saman	50	Female	Security Guard	Malaysian	100,000.00	100,000.00
94	Razman Bin Momin	33	Male	Grass Cutter	Malaysian	100,000.00	100,000.00
95	Rosnah Binti Abdul Rahim	43	Female	Head of Finance	Malaysian	100,000.00	100,000.00
96	Ruddylin Olaybal	42	Male	Security Guard	Malaysian	100,000.00	100,000.00
97	S. Roha Binti Donglah	53	Female	Cleaner	Malaysian	100,000.00	100,000.00
98	Tamil Bin Mintulon @ Kintulun	59	Male	Security Guard	Malaysian	100,000.00	100,000.00
99	Zafirah Binti Zahrinan	35	Female	Account Assistant	Malaysian	100,000.00	100,000.00
100	Zakaria Bin Mohd Zin	34	Male	Security Guard	Malaysian	100,000.00	100,000.00
101	Zulfikar Bin Ladis	40	Male	Security Guard	Malaysian	100,000.00	100,000.00
Total						10,150,000.00	10,150,000.00

LABUAN IBFC INCORPORATED SDN BHD

No	Gender	Date of Birth	Nationality	Employee ID	Occupation	Sum Assured	
						Term life	Personal Accident
1	F	27/3/1974	Malaysian	LB00070	Executive	100,000.00	100,000.00
2	M	16/9/1987	Malaysian	LB00056	Executive	100,000.00	100,000.00
3	F	19/5/1983	Malaysian	LB00025	Executive	100,000.00	100,000.00
4	F	25/11/1988	Malaysian	LB00014	Executive	100,000.00	100,000.00
5	F	24/4/1985	Malaysian	LB00072	Manager	100,000.00	100,000.00
6	F	4/4/1980	Malaysian	LB00066	Assistant Manager	100,000.00	100,000.00
7	F	2/7/1991	Malaysian	LB00054	Executive	100,000.00	100,000.00
8	F	6/8/1985	Malaysian	LB00068	Executive	100,000.00	100,000.00
9	M	28/6/1971	Malaysian	LB00003	Non-Executive	100,000.00	100,000.00
10	F	18/7/1979	Malaysian	LB00073	Manager	100,000.00	100,000.00
11	F	21/9/1987	Malaysian	LB00074	Senior Executive	100,000.00	100,000.00
Total						1,100,000.00	1,100,000.00