

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

REQUEST FOR QUOTATION

INSURANCE POLICY FOR LABUAN FSA'S ASSET YEAR 2023

1.0 Quotation Requirements

1.1 Quotation information:

Quotation No	Project Name	Deadline and Place of Submission
RFQ 23/0002	Insurance Policy for Labuan FSA's Asset Year 2023	<p align="center">13 January 2023</p> <p align="center">Labuan FSA, Level 17, Main Office Tower, Financial Park Complex, Jalan Merdeka, 87000 Labuan F.T</p>

1.2 Only companies with the following requirements will be considered:

- a) Malaysian registered business.
- b) Full compliance with the specifications and requirements under the scope of work.

1.3 The quotation must be submitted not later than **13 January 2023** by email or by courier to the address below:

Labuan Financial Services Authority
 Level 17, Main Office Tower
 Financial Park Complex
 Jalan Merdeka
 87000 Labuan F.T.
 (Attn: Head of Facility Management Unit)

 Email : procurement@labuanfsa.gov.my

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

1.5 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.

- 1.6 Labuan FSA is not bound to accept the lowest or any quotation nor be responsible for any cost incurred in this RFQ.

2.0 Documentation

2.1 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**.

2.2 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**.

2.3 Declaration of Interest:

The interested company is required to submit the Declaration of Interest upon submission of quotation. Please refer to **Attachment C**.

2.4 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**.

2.5 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**.

2.6 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.

2.7 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.

3.0 Quotation Offers

- 3.1 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.

- 3.2 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.

4.0 Quotation Warranty and Validity

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

5.0 Project Background

5.1 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:

1. Promote and develop Labuan as an international centre for business and financial services;
2. Develop national objectives, policies and priorities for the orderly development and administration of international business and financial services in Labuan; and
3. Act as the central regulatory, supervisory and enforcement authority of the international business and financial services industry in Labuan.

5.1 Labuan FSA is planning to engage a vendor to provide an insurance policy for Labuan FSA's Fixed Assets for one-year, effective 17 February 2023 to 16 February 2024. Therefore, we are looking for a vendor to facilitate the services.

6.0 Scope of Services

6.1 The table below is the summary of the sum insured. The details of the asset listing shall be provided upon issuance of the Purchase Order (PO).

No	Type	Particulars	Sum Insured (RM)
1	Commercial Fire	Labuan FSA's Office Financial Park – Include Fixtures, Fittings, Furniture, Office, Equipment, Computers, etc.	21,050,449.42
		Labuan FSA's KL Office - Include Fixtures, Fittings, Furniture, Office, Equipment, Computers, etc.	82,314.16
		Remarks: Coverage Include the following Extension of PERILS: 1) Earth Quake 2) Explosion 3) Bursting and Overflowing of Water Tanks, Pipes 4) Riots, Strike & Malicious Damage, 5) Sprinkler Leakage (deletion of exclusion (d) & (e) 6) aircraft Damage.	
2	House Owner Insurance	Taman IOFC, Kerupang – On Building	178,000.00
		Labuan International School	TBA BY INSURER
3	All Risk Insurance	Mobile Equipment	243,540.07
Grand Total			21,554,303.65

6.2 The interested Service Provider to advise Labuan FSA on the sum insured for Labuan International School.

6.3 The interested Service Provider is required to fill up the premium **Attachment H**.

6.4 The interested Service Provider may refer to **Attachment I** for Labuan International School.

7.0 Site Visit

No site visit is required for this project.

8.0 Contact Information

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

Pn. Khadijah Zahri

Tel No. : 03-8873 2077

Email : khadijah@labuanfsa.gov.my

Mr Robin Patrick Mangkah

Tel. No : 03-8873 2082

Email : robin@labuanfsa.gov.my



BIDDER'S DECLARATION

INSURANCE POLICY FOR LABUAN FSA'S ASSET YEAR 2023 [RFQ 23/0002]

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 POLICY FOR LABUAN FSA'S ASSET YEAR 2023 [RFQ 23/0002]

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 POLICY FOR LABUAN FSA'S ASSET YEAR 2023 [RFQ 23/0002]

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 Enforcement 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: 6 January 2023

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.

INSURANCE POLICY FOR LABUAN FSA'S ASSET YEAR 2023 [RFQ 23/0002]

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.

Premium to be Paid

No	Type	Particulars	Sum Insured (RM)	Premium (RM)
1	Commercial Fire	Labuan FSA's Office Financial Park – Include Fixtures, Fittings, Furniture, Office, Equipment, Computers, etc.	21,050,449.42	
		Labuan FSA's KL Office - Include Fixtures, Fittings, Furniture, Office, Equipment, Computers, etc.	82,314.16	
		Remarks: Coverage Include the following Extension of PERILS: 1) Earth Quake 2) Explosion 3) Bursting and Overflowing of Water Tanks, Pipes 4) Riots, Strike & Malicious Damage, 5) Sprinkler Leakage (deletion of exclusion (d) & (e) 6) aircraft Damage.		
2	House Owner Insurance	Taman IOFC, Kerupang – On Building	178,000.00	
		Labuan International School	TBA BY INSURER	
3	All Risk Insurance	Mobile Equipment	243,540.07	
Grand Total			21,554,303.65	

Photo of Labuan International School





