

IMPACT OF MOVEMENT CONTROL ORDER (MCO) ON TARIFF FIRE POLICY COVERAGE

The Movement Control Order (MCO) issued by the Government under the Prevention and Control of Infectious Diseases Act 1988 (“PCID Act 1988”) was enforced from 18 March 2020 and has now been extended to 28 April 2020. This has effectively put all sectors except for essential services under lockdown with restrictions on movements within Malaysia.

As stipulated in Condition 9(b) of our standard Fire Policy (tariffed), if the building insured or the building containing insured property becomes unoccupied and so remains for a period of more than thirty (30) days, the policyholder is required to obtain the sanction of the Company for the cover to remain effective. As the MCO is a mandatory lockdown upon a governmental order beyond the control of policyholders, the Company wishes to confirm that sanction in accordance with Condition 9(b) of the Fire Policy shall be deemed to be obtained in respect of all our Fire policyholders for such period(s) that the building is unoccupied solely as a result of the MCO. For the sake of clarity, buildings that are unoccupied before the imposition of MCO are excluded.

Policyholders must otherwise take all reasonable precautions to safeguard the property insured and comply with all other policy conditions during the MCO period.

Please contact our Customer Relationship Centre at 1300 220 007 for further enquiry.

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