1 Risiko yang dilindungi oleh insuran hayat adalah

The risks covered by life insurance are

A. Kemalangan

Accident

B. Kebakaran

Fire

C. Kematian

Death

D. Kecurian

Theft

2 Berikut adalah jenis-jenis insuran am, kecuali

Below are the types of general insurance, except

A. Insuran Kemalangan

Accident Insurance

B. Insuran Hayat

Life Insurance

C. Insuran perubatan

Medical Insurance

D. Insuran perjalanan

Travel Insurance

3 Peratusan ko-insurans 80/20 bermaksud

Percentage of 80/20 co-insurance means

A. Pemegang polisi menanggung 80% daripada kos kerugian.

The policyholder bears 80% of the cost of the loss.

B. Pemegang polisi perlu membayar 20% daripada bayaran premium.

The policyholder has to pay 20% of the premium payment

C. Pemegang polisi menanggung 20% daripada bayaran kos kerugian.

The policyholder bears 20% of the cost of loss payment.

D. Pemegang polisi akan menerima 80% daripada kos kerugian.

The policyholder will receive 80% of the cost of the loss.

4 Puan Siti memiliki sebuah rumah teres yang mempunyai nilai boleh insurans sebanyak RM450 000. Rumah tersebut diinsurankan dengan insurans kebakaran yang memperuntukkan ko-insurans 70% daripada nilai boleh insurans dan deduktibel sebanyak RM2 000. Jika rumah Puan Siti mengalami kebakaran, berapakah pampasan yang akan diterima oleh Puan Siti?

Puan Siti owns a terrace house with an insurable value of RM450 000. The house is insured with fire insurance which provides co-insurance of 70% of the insurable value and a deductible of RM2 000. If Puan Siti's house burned, how much compensation will be accepted by Mrs. Siti?

A. RM 319 000

B. RM 317 000

C. RM 315 000

D. RM 313 000

5 Antara berikut yang manakah tidak betul tentang perlindungan insurans?

Which of the following is not correct about insurance protection?

A. Seseorang membeli insurans untuk melindungi sesuatu pembelian yang mempunyai nilai tinggi seperti rumah atau kereta

People buy insurance to protect something they have purchased that has a high value like house or car

B. Seseorang membeli insurans untuk melindungi harta benda mereka daripada bencana seperti kebakaran dan banjir

People buy insurance to protect their property and possessions against disasters like fires and floods

C. Pemilik perniagaan mengambil perlindungan insurans untuk melindungi aset dan saham

Business owners takes insurance cover to protect assets and stock

D. Pemilik perniagaan membeli insurans untuk memastikan margin untung syarikat mereka

Business owners buy insurance to ensure the profit margin of their company

6 Antara berikut, yang manakah betul?

Which of the following are true?

I Deduktibel ialah jumlah yang dibayar oleh syarikat insurans tanpa mengira jumlah kos manfaat yang layak

Deductible is an amount the insurance company must pay regardless of the amount of eligible benefits

II Risiko ko-insurans ialah jumlah yang ditanggung oleh pemegang polisi atas kerugian separa yang dialami akibat tidak memenuhi peruntukan ko-insurans

Co-insurance risk is the amount that policyholders bear on the partial loss incurred as a result of not meeting the co-insurance provision

III Premium yang dibayar akan menjadi rendah dengan adanya deduktibel dan ko-insurans dalam polisi insurans.

The premium becomes lower with deductible and co-insurance in insurance policy

IV Ko-insurans ialah perkongsian kos dengan keadaan pemegang polisi menanggung peratusan tertentu daripada kerugian bersama dengan syarikat insurans.

Co-insurance is a cost sharing where the policyholders borne a certain percentage of the loss with the insurance company

A. I dan/and II

B. I dan/and III

C. II dan/and III

D. III dan/and IV

7 Anne membeli beberapa polisi insurans untuk melindungi hartanya. Dia berpendapat bahawa dia boleh mendapat keuntungan daripada polisi insurans amnya jika dia mengalami kerugian. Adakah ini benar?

Anne bought several insurance policies to protect her property. She is thinking that she can profit from her general insurance policy if she suffers a loss. Is this true?

A. Ya, Anne boleh mendapatkan keuntungan polisi insurans amnya. Sekiranya kehilangan atau kerosakan, dia boleh menuntut pampasan daripada insurans yang berbeza yang dibeli.

Yes, Anne can profit from her general insurance policies. In the event of loss or damage, she can claim compensation from the different insurances that she has bought.

B. Ya, Anne boleh mendapat keuntungan daripada polisi insurans amnya. Apabila dia mengalami kerugian, semua syarikat insurans akan membayar pampasan kepadanya mengikut perlindungan insuransnya.

Yes, Anne can profit from her general insurance policies. When she suffers a loss, all the insurance companies will compensate her according to her insurance coverage.

C. Tidak, Anne tidak boleh mendapat keuntungan daripada polisi insurans amnya. Sekiranya kehilangan atau kerosakan, dia hanya boleh membuat satu tuntutan. Amaun yang perlu dibayar akan disumbangkan oleh syarikat insurans yang terlibat.

No, Anne cannot profit from her general insurance policies. In the event of loss or damage, she only can make one claim. The payable amount is given by insurer.

D. Tidak, Anne tidak boleh mendapat keuntungan daripada polisi insurans amnya. Apabila dia membuat tuntutan, amaun yang dibayar akan dibahagikan sama rata di antara polisi yang berbeza yang dibelinya.

No, Anne cannot profit from her general insurance policies. When she makes a claim, the amount payable will be divided equally among the different policies that she bought.

8 Anusha baru sahaja bergraduasi daripada sebuah kolej dan mendapat pekerjaan dengan gaji yang baik. Dia berada dalam keadaan sihat dan jarang jatuh sakit. Dia berpendapat bahawa insurans perubatan ialah perbelanjaan yang tidak diperlukan. Dia tidak memerlukan insurans perubatan sehingga di usia tuanya. Adakah ini benar?

Anusha has just graduated from a college and obtains a well-paying job. She is in good shape and seldom falls sick. She thinks that medical insurance is an unnecessary expenditure. She does not need a medical insurance until a later stage in life. Is this true?

A. Tidak, ini tidak benar. Anusha perlu mendapatkan insurans perubatan seawal mungkin kerana pelan insurans berbeza mengikut umur. Membeli insurans lebih awal bermakna ia lebih murah dibandingkan dengan usia yang lebih tua dan ini membantu menjimatkan wang.

No, this is not true. Anusha should get a medical insurance as early as possible because insurance plans vary according to age. Essentially, getting an insurance earlier means it is cheaper as compared to an older age which helps to save a lot of money.

B. Benar. Anusha seorang dewasa muda yang sihat. Oleh itu, dia tidak memerlukan insurans perubatan kerana dia jarang memerlukan perkhidmatan perubatan.

True. As Anusha is a healthy young adult, she does not need a medical insurance as she will seldom require medical service.

C. Benar. Anusha boleh membeli insurans perubatan di usia tua apabila dia lebih mudah terdedah kepada penyakit.

True. Anusha can purchase a medical insurance at a later stage in life when she is more susceptible to illness.

D. Tidak, ini tidak benar. Anusha perlu mendapatkan insurans perubatan kerana dia boleh menggunakannya sebagai alat untuk mengumpul keuntungan selain perlindungan.

No, this is not true. Anusha should get a medical insurance as she can use it as a tool to accumulate profit aside from protection.

9 Puan Mazuki ialah wanita berusia 46 tahun yang tidak merokok. Dia ingin membeli insurans dengan nilai muka sebanyak RM200 000. Berdasarkan Jadual 1, apakah anggaran premium tahunan untuk Puan Mazuki?

Puan Mazuki is a 46-year old female who is a non-smoker. She wishes to purchase an insurance with a face value of RM200 000. Based on Table 1, what is the estimated annual premium for Puan Mazuki?

Julat Umur *Range of Ages* (Tahun / *Years*)	Bukan perokok/*Non-smoker* (RM)		Perokok /*Smoker* (RM)	
	Lelaki/*Male*	Perempuan/*Female*	Lelaki /*Male*	Perempuan/*Female*
< 30	1.102	1.163	1.187	1.198
30 – 34	1.188	1.169	1.237	1.225
35 – 39	1.362	1.331	1.406	1.375
40 – 44	1.427	1.405	1.625	1.581
45 – 49	1.648	1.607	1.811	1.762
50 – 54	2.125	1.827	2.265	2.054
55 – 59	2.725	2.614	3.127	2.982
60 – 64	3.895	3.682	4.652	4.259

Jadual 1 *Kos insurans tahunan bagi setiap RM100 nilai muka*
Table 1 Annual cost of insurance per RM100 face value

A.	RM3 524	C.	RM3 296
B.	RM3 214	D.	RM2 810

10 Catherine telah membeli insurans perubatan dengan deduktibel tahunan sebanyak RM2 500. Baru-baru ini, dia mengalami pembedahan batu ginjal. Bil perubatannya ialah RM4 800. Berapakah yang Catherine bayar menggunakan wang sendiri?

Catherine has purchased a medical insurance with an annual deductible of RM2 500. Recently, she underwent a surgery for kidney stones. The medical bill costs her RM4 800. How much does Catherine pay using her own money?

A.	RM2 500	C.	RM2 300
B.	RM4 800	D.	RM 1 250