

Keluarga Encik Chan pergi bercuti ke Australia dan New Zealand. Jadual 1 menunjukkan premium insurans perjalanan bagi melancong ke negara-negara tersebut.

Mr Chan's family went on holiday to Australia and New Zealand. Table 1 shows the travel insurance premium for travelling to those countries.

Bilangan hari Number of days	Kadar / Rate (RM)		
	Dewasa Adult	Kanak-kanak/Child (Bawah 12 tahun) (Under 12 years)	Keluarga Family
1-5	39	27	128
6-10	58	45	191
11-15	79	62	285
16-22	91	79	396
Setiap tambahan minggu Each additional week	24	19	105

Tarikh melancong: Dari 18 Jun 2023 hingga 13 Julai 2023

Tour date: From 18 June 2023 to 13 July 2023

Ahli keluarga Encik Chan Member of Mr Chan's family	Umur (Tahun) Age (Years)
Encik Chan / Mr Chan	52
Isteri / Wife	49
Anak sulung / Eldest son	24
Anak kedua / Second son	17
Anak ketiga / Third son	16
Anak keempat / Fourth son	11

Jadual 1

Diberi pelan keluarga adalah bagi bapa, ibu dan dua orang anak yang berumur 18 tahun ke bawah. Pelan keluarga adalah terhad kepada empat orang sahaja.

Given the family plan is for the father, mother and two children below 18 years old. The family plan is limited to four persons only.

- (a) Nyatakan tempoh dalam hari, perjalanan itu.

State the duration in days, of travel.

- (b) Hitung jumlah minimum premium bagi insurans perjalanan keluarga Encik Chan.

Calculate the minimum total of premium for the travel insurance of Mr Chan's family.

[4 markah / marks]

- 3 Jadual 1 menunjukkan pengkadaran premium bawah Tarif Motor bagi polisi motor.
Table 1 shows the premium rates under the Motor Tariff for motor policies.

Kapasiti enjin tidak melebihi (cc) Engine capacity not exceeding (cc)	Sabah dan Sarawak	
	Polisi komprehensif Comprehensive policy (RM)	Polisi pihak ketiga Third party policy (RM)
1 650	220.00	75.60
2 200	243.90	85.20
3 050	266.50	93.60
4 100	290.40	101.70

*Bagi polisi komprehensif, kadar yang dikenakan adalah bagi RM1 000 pertama daripada jumlah yang diinsuranskan

* For comprehensive policy, the rate charged is for the first RM1 000 of the sum insured.

Sumber: Jadual Tarif Motor 2015
Source: Schedule of Motor Tariff 2015

Jadual 1 / Table 1

Esther yang menetap di Sabah ingin membeli satu polisi insurans motor. Berikut ialah maklumat kenderaan yang ingin diinsuranskannya.

Esther who lives in Sabah wants to buy a motor insurance policy. The following is the information regarding the vehicle she wants to insure.

Jumlah yang ingin diinsuranskan / Sum insured	: RM85 000
Umur kenderaan / Age of vehicle	: 6 tahun / year
Kapasiti enjin / Engine capacity	: 2495 cc
NCD	: 55%

Hitung premium kasar bagi kereta Esther untuk polisi komprehensif.

Calculate the gross premium for Esther's car under the comprehensive policy.

[3 markah/marks]

- 3 Nia menyertai satu ekspedisi berkanak Tasik Kenyir. Selepas ekspedisi itu dia mengalami kecederaan dan telah mendapatkan rawatan di sebuah hospital. Dia telah dilindungi oleh polisi insurans perubatan dengan deduktibel sebanyak RM1 100 dan peratusan ko-insurans adalah 80/20.

Nia has participated in kayaking expedition at Tasik Kenyir. After the expedition she had suffered an injury. She has been covered by a medical insurance policy with a deductible provision of RM1 100 and co-insurance percentage of 80/20.

- (a) Jika kos perubatan ialah RM45 560, hitung kos yang perlu ditanggung oleh Nia.
[3 markah]

If the medical cost is RM45 560, calculate the cost to be borne by Nia.

[3 marks]

- (b) Selepas dua bulan, Nia perlu menerima rawatan susulan dengan kos sebanyak RM550. Nyatakan kos rawatan, dalam RM, yang akan ditanggung oleh syarikat insurans. Berikan justifikasi anda.

[2 markah]

After two months, Nia received a follow-up treatment at a cost of RM550. State the treatment cost, in RM, that will be borne by the insurance company. Justify your answer.

[2 marks]

PAHANG

- 4 Encik Arun menetap di Johor. Dia ingin membeli satu polisi insurans untuk keretanya. Jadual 2 menunjukkan maklumat kenderaan yang ingin diinsurkannya.
Mr. Arun lives in Johor. He wants to buy an insurance policy for his car.
Table 2 shows the information of the vehicle he wants to insure.

Umur kenderaan <i>Vehicle age</i>	4 tahun <i>4 years</i>
NCD	25%

Jadual 2
Table 2

Hitung premium kasar bagi polisi pihak ketiga, kebakaran dan kecurian sekiranya premium asasnya ialah RM1307.32.

Calculate the gross premium for the third party, fire and theft policy if the basic premium is RM1307.32.

[3 markah /marks]

INSURANS

- 16 (b) Selepas 10 hari Encik Felix berada di Brunei, beliau bercadang untuk membawa isteri dan dua anaknya bercuti ke Jakarta. Isteri dan anaknya akan mengambil penerbangan dari Kuala Lumpur. Mereka akan bercuti selama 7 hari.
 Jadual 6.2 menunjukkan harga premium bagi insurans perjalanan yang ditawarkan oleh Syarikat Mega Insurans.

After 10 days Mr. Felix was in Brunei, he planned to bring his wife and two children to spend their holiday in Jakarta. His wife and their children will take a flight from Kuala Lumpur. They spend their holiday in 7 days.

Table 6.2 shows the premium prices for travel insurance offered by Mega Insurance Company.

Bilangan hari <i>Number of days</i>	Pemegang polisi / <i>Policy holder (RM)</i>		Pemegang polisi dan pasangan / <i>Policy holder and spouse (RM)</i>		Keluarga / <i>Family (RM)</i>	
	Asia <i>Asia</i>	Eropah <i>Europe</i>	Asia <i>Asia</i>	Eropah <i>Europe</i>	Asia <i>Asia</i>	Eropah <i>Europe</i>
1 – 5	39	53	69	98	87	133
6 – 10	58	79	107	150	136	184
11 – 18	79	127	152	246	218	304
Premian tahunan / <i>Yearly premium (berumur / age 18 – 69 tahun)</i>	230	280	-	-	-	-

Jadual 6.2
Table 6.2

- (i) Berapakah harga premium untuk insurans perjalanan Encik Felix dan keluarganya.
What is the premium price for travel insurance Mr. Felix and his family.
- (ii) Apakah faktor-faktor yang mempengaruhi harga premium insurans perjalanan?
What are the factors that affect the premium price of travel insurance?

[5 markah /marks]