

Intermediate Fire Clauses – How to Apply the Right Clauses for Maximum Protection

DATE:

October 13-14, 2025

TIME:

9.00 a.m. - 5.00 p.m.

VENUE:

Aii Training Room, Level 2,
AICB Building, Kuala Lumpur

CPD HOURS:

14 Hours

PROFICIENCY LEVEL:

Intermediate & Proficient



5 Prime Skills
1 Power Skill



Training Programme No:
10001368166

OBJECTIVE

You may have come across instances where clients have asked for a whole range of fire insurance clauses to be incorporated into the fire policy thinking that the coverage would be more comprehensive. However, the purpose of these clauses must be well understood. A clauses applied should be relevant. Otherwise, the inclusion of certain clauses could be detrimental to the interest of the Insured in the event of a claim. To interpret and understand the meaning of some of the fire clauses could also prove to be a daunting task given the technicalities involved.

In light of the above, this course has been designed to help participants understand the meaning and intention of clauses and also to apply the appropriate clauses to suit the Insured's specific requirement. To facilitate easy understanding of clauses, simple language and real life examples will be used.

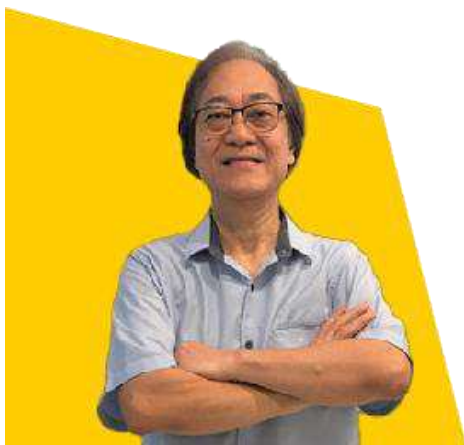
At the end of the programme, participants should be able to:

- Interpret clauses correctly
- See the technicalities involved
- Know when and how to use them
- Tailor- make a fire policy with relevant clauses that offer the best coverage and protection to the Insured common clauses

COURSE CONTENT

Day	Content
1	<ul style="list-style-type: none"> • All Fire Tariff Clauses with special emphasis on Stock Declaration • Automatic Renewal Clause • Reinstatement Value Clause • Reinstatement in Compliance with Public Authorities • Declaration Policies • Temporary Storage Clause • Leasing Endorsement
2	<ul style="list-style-type: none"> • Smoke Damage Endorsement • Brand, Label & Trademark Clause • Automatic Hold Cover Clause • Sprinkler Leakage Endorsement • Hire Purchase Endorsement • Internal Removal Clause • Other Insurance Clause

ABOUT THE TRAINER



ONG AH SUNG

AMII, ANZIIF (Snr Assoc)

He obtained his Associateship of The Australian Insurance Institute and The Malaysian Insurance Institute in 1981 and 1986 respectively. He is also a Senior Associate of The Australian and New Zealand Institute of Insurance and Finance.

He has more than 37 years of working experience in the insurance industry in all major aspects of underwriting, claims, risk management and survey, technical operations, branch operations, corporate business and technical training.

He was actively involved in PIAM Sub-committee work, having served in various Sub-committees and Working Groups such as the Special Rating Committee, Motor Tariff Sub-committee, Risk Management Subcommittee (Deputy Convenor), Working Group on revision of the Fire Tariff and Rating Guidelines on Engineering Classes of Insurance. He was the Chief Editor of PIAM Risk Management Bulletin.

WHO SHOULD ATTEND

- Underwriter
- Claim personnel
- Adjuster
- Marketing Staff
- Brokers
- Agent
- Policyholders and those who are interested to understand the fire clause in depth.

REGISTRATION DETAILS

To register, please log in to www.mii4u.org/ilms

	Aii Member	Non - Member
Early Bird Fee (Register before: 23 September 2025)	Single RM 880 / USD 205	Single RM 980 / USD 230
Normal Fee (Register closing: 8 October 2025)	Single RM 980 / USD 230	Single RM 1,080 / USD 250
	Group of 3 RM 830 / USD 195	Group of 3 RM 930 / USD 218

FUTURE SKILLS FRAMEWORK



5 Prime Skills
1 Power Skill
Proficiency Level:
Intermediate & Proficient

Skills Developed by Attending this Programme

Prime Skills

Financial Products and Services	<ol style="list-style-type: none"> Marketing Product Advisory Product Design and Development Underwriting Management
Risk Management, Governance and Regulatory Compliance	<ol style="list-style-type: none"> Legal Advisory

Power Skills

Innovation and Delivery	<ol style="list-style-type: none"> Business Acumen
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HRD Claim Application

Asian Institute of Insurance (Aii) courses have been granted the status of Approved Training Programme (ATP) under the Human Resources Development Act 1992. Based on Training Providers Circular No. 3/2021, PSMB has imposed a requirement that training providers need to register their training programme under the HRD Corp Claimable Course Scheme to offer training to the employers who are registered under the Human Resource Development Corporation (HRD Corp).

1. What is HRD Corp Claimable Courses?

HRD Corp Claimable Courses formerly known as SBL Khas is a scheme to assist registered employers, especially those with limited resources to train and upskill their employees in line with their operational and business requirements. Under this scheme, HRD Corp will pay the course fee (subjected to 4% service fee from 1st April 2021) directly to the training providers by deducting the amount from the employers' levy account. HRD Corp will also pay other claimable allowances to the employer.

2. How are Training Providers or Employers to submit for HRD Corp Claimable Courses?

Asian Institute of Insurance (Aii) will submit their Courses registration via the HRDC e-Tris system. Once course is approved as Claimable Course (previously known as SBL Khas course), the approved course will appear in the HRDC e-Tris system.

Employers will need to access the e-Tris system to select the course and submit to HRDC for grant approval. The total claimable amount is subject to the approval of each Employer individual grant application, Once HRDC approves Employer grant, the company must provide the approved grant code to Asian Institute of Insurance (Aii).

After the training is conducted, Employers are required to complete HRDC Attendance Reports eg. JD14 and submit necessary documents to ensure HRDC settlement of Asian Institute of Insurance (Aii) invoice.

Asian Institute of Insurance (Aii) will submit the invoice directly to HRDC with the approved grant code for each participant or Employer.

3. How to submit the grant application?

Please click on link for information on training grants application: <https://hrdcorp.gov.my/employer-guidelines/>

4. What are the supporting documents required?

Please click on link for information on training grants application:
<https://hrdcorp.gov.my/skim-bantuan-latihan-khas-sbl-khas-2/>

Important Notice

- Effective **1st August 2019**, training programmes must commence within six (6) months from the date of training grant applications are made and training claim submissions must be made not more than six (6) months from the date the training programmes are completed.
- Application must be submitted by employers before training date commencement.

For more information and updates on HRDC, please refer to its official webpage at www.hrdcorp.gov.my. Should you have any problem in accessing your e-Tris account, kindly forward the issue to HRDC IT Help Desk at ithelpdesk@hrdcorp.gov.my

Application Process



REGISTER NOW

Limited to 30 aspiring participants



Asian Institute of Insurance

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