

Bila menjawab, sila nyatakan nombor ini.

No. Sebut Harga: MAIS BIL. SH1/2026



## MAJLIS AGAMA ISLAM SELANGOR

**PENTING : DOKUMEN MEJA INI HANYA UNTUK RUJUKAN DAN TIDAK DIANGGAP  
SEBAGAI DOKUMEN SEBUT HARGA**

**PERKHIDMATAN PERLINDUNGAN TAKAFUL ASAS DAN  
PERLINDUNGAN TAMBAHAN PREMIS MAJLIS AGAMA ISLAM  
SELANGOR (MAIS) BAGI TEMPOH  
08 MAC 2026 SEHINGGA 07 MAC 2027**

1. Bagi sebarang pertanyaan teknikal sila rujuk di bawah:

**BAHAGIAN PENGURUSAN HARTANAH  
MAJLIS AGAMA ISLAM SELANGOR**

**PEGAWAI UNTUK DIHUBUNGI:**

**ENCIK ZAR'E BIN DALUGAMIN @ DULGAMIN**

**(DI TALIAN 03-5514 3400 EXT 2189)**

2. Bagi sebarang pertanyaan berkenaan dokumen tender, sila rujuk di bawah:

**BAHAGIAN BELANJAWAN & PEROLEHAN  
MAJLIS AGAMA ISLAM SELANGOR**

**PEGAWAI UNTUK DIHUBUNGI:**

**PUAN RAJA NURHIDAYAH BINTI RAJA HASSANUDDIN**

**(DI TALIAN 03-55143753)**

# **SPESIFIKASI TEKNIKAL**

## A. PERLINDUNGAN TAKAFUL ASAS DAN PERLINDUNGAN TAMBAHAN BAGI BANGUNAN KOMERSIAL MAIS

FIRE TAKAFUL											
LOKASI		JENIS HARTA	JUMLAH PERLINDUNGAN (RM)		ADDITIONAL PERILS						DOKUMEN SOKONGAN (JIKA ADA)
BIL	TAKAFUL KEBAKARAN				Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
<b>GOMBAK</b>											
1.	No. 15, Jalan 2/16, Selayang	Pejabat 1 Tingkat	443,500.00		Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
2.	No.17 Jalan 2/16, Selayang	Pejabat 1 Tingkat	443,500.00		Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
3.	Kompleks Amaniah, Jalan Batu Caves, 68100 Batu Caves	Kompleks Perniagaan	9,640,000.00		Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
<b>PETALING</b>											
4.	No. 1, Jln. Mutiara Tropicana 3, Mutiara Tropicana PJU 3 Petaling Jaya	Pejabat 1 Tingkat	1,028,000.00		Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
5.	No. 2 hingga 12, Jalan 14/22, The Right Angle, Petaling Jaya	Pejabat 4 Tingkat	10,468,610.00	1. <i>Glasess</i> - RM50,000.00	Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
6.	No. 14, Jalan 52/4, Jalan Sultan, P. Jaya	Pejabat 3 Tingkat	912,000.00		Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
7.	No. 11, Lorong Universiti C, Seksyen 16, P. Jaya	Pejabat 2 Tingkat	450,000.00		Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
8.	No. 38 Jalan Plumbum N7/7 Seksyen 7 Shah Alam	Pejabat 3 Tingkat	1,360,000.00		Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	
9.	Wisma MAIS, Jalan Ru 3/9A, Shah Alam	Apartment Berservis	33,350,000.00	1. <i>Flood sub limit</i> - RM1,000,000.00 2. <i>Breakdown Machinery (Lift)</i> - RM600,000.00 3. <i>Tank</i> - RM400,000 4. <i>Falling Tree</i> - RM10,000.00	Storm & Tempest	Flood	Explosions	Impact Damage	Bursting & Overflowing	RSMD	

<b>FIRE TAKAFUL</b>											
<b>LOKASI</b>		<b>JENIS HARTA</b>	<b>JUMLAH PERLINDUNGAN (RM)</b>		<b>ADDITIONAL PERILS</b>						<b>DOKUMEN SOKONGAN (JIKA ADA)</b>
<b>BIL</b>	<b>TAKAFUL KEBAKARAN</b>				<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
10.	No. 15, Nova III, Subang Bestari, 40150 Subang, Selangor	Pejabat 3 Tingkat	650,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
11.	No. 17, Nova III, Subang Bestari, 40150 Subang, Selangor	Pejabat 3 Tingkat	650,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
12.	No. 2066, Jalan 3/2, Sg. Buloh	Pejabat 1 Tingkat	190,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
13.	No. 2067, Jalan 3/2, Sg. Buloh	Pejabat 1 Tingkat	190,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
<b>HULU LANGAT</b>											
14.	No. 18, Medan PB1, Bdr Baru Bangi	Pejabat 4 Tingkat	2,100,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
15.	No. 13, Jalan Raja Harun, Kajang	Pejabat 3 Tingkat	1,840,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
<b>KLANG</b>											
16.	No. 18, Jalan Besar, Klang	Kedai 1 Tingkat	343,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
17.	No. 5 Jalan Sungai Kapar Indah, Klang	Pejabat	170,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
18.	No. 7, Jalan Sungai Kapar Indah, Klang	Pejabat	170,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
19.	No. 9, Jalan Sungai Kapar Indah, Klang	Pejabat	170,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
20.	No. 11, Jalan Sungai Kapar Indah, Klang	Pejabat	170,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	
21.	No.78, Persiaran Raja Muda Musa	Pejabat 4 Tingkat	857,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	

<b>FIRE TAKAFUL</b>											
<b>LOKASI</b>		<b>JENIS HARTA</b>	<b>JUMLAH PERLINDUNGAN (RM)</b>		<b>ADDITIONAL PERILS</b>						<b>DOKUMEN SOKONGAN (JIKA ADA)</b>
<b>BIL</b>	<b>TAKAFUL KEBAKARAN</b>				<b>Storm &amp; Tempest</b>	<b>Flood</b>	<b>Explosions</b>	<b>Impact Damage</b>	<b>Bursting &amp; Overflowing</b>	<b>RSMD</b>	
22.	Bangunan Kompleks MAIS Klang 41100 Klang Selangor	Kompleks Perniagaan	124,000,000.00	1. <i>Flood sub limit</i> - RM1,000,000.00 2. <i>Breakdown Machinery (Lift)</i> - RM600,000.00 3. <i>Glasess</i> - RM50,000.00 4. <i>Tank</i> - RM500,000 5. <i>Theft (Cable)</i> - RM200,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	
23.	No.8 Jalan Panglima Hitam N/35N, Impian Prisma Alam Impian	Kedai 1 Tingkat	2,500,000.00	1. <i>Glasess</i> - RM10,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	
24.	No.10 Jalan Panglima Hitam N/35N, Impian Prisma Alam Impian	Kedai 1 Tingkat	2,500,000.00	1. <i>Glasess</i> - RM10,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	
<b>SEPANG</b>											
25.	No. 29, Jln. Seroja 3, Bandar Baru Salak Tinggi, Sepang	Kedai/Pejabat 2 Tingkat	478,000.00	1. <i>Glasess</i> - RM10,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	
26.	No. 31, Jln. Seroja 3, Bandar Baru Salak Tinggi, Sepang	Kedai/Pejabat 2 Tingkat	478,000.00	1. <i>Glasess</i> - RM10,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	
27.	No. 33, Jln. Seroja 3, Bandar Baru Salak Tinggi, Sepang	Kedai/Pejabat 2 Tingkat	478,000.00	1. <i>Glasess</i> - RM10,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	
<b>SABAK BERNAM</b>											
28.	PT 6167, Jalan Mahsuri, Sg. Besar	Kedai/Pejabat 2 Tingkat	3,020,000.00		<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	
<b>KUALA SELANGOR</b>											
29.	No. 45, Jalan Hillpark 11/3, Pusat Perdagangan Hillpark, 42300 Bandar Puncak Alam, Selangor.	Kedai/Pejabat 1 Tingkat	775,000.00	1. <i>Glasess</i> - RM10,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<b>RSMD</b>	

<b>FIRE TAKAFUL</b>											
<b>LOKASI</b>		<b>JENIS HARTA</b>	<b>JUMLAH PERLINDUNGAN (RM)</b>		<b>ADDITIONAL PERILS</b>						<b>DOKUMEN SOKONGAN (JIKA ADA)</b>
<b>BIL</b>	<b>TAKAFUL KEBAKARAN</b>				<b>Storm &amp; Tempest</b>	<b>Flood</b>	<b>Explosions</b>	<b>Impact Damage</b>	<b>Bursting &amp; Overflowing</b>	<b>RSMD</b>	
30.	No. 47, Jalan Hillpark 11/3, Pusat Perdagangan Hillpark, 42300 Bandar Puncak Alam, Selangor.	Kedai/Pejabat 1 Tingkat	775,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
31.	No. 10, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 2 Tingkat	723,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
32.	No. 12, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 3 Tingkat	2,274,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
33.	No. 2, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 3 Tingkat	2,274,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
34.	No. 4, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 1 Tingkat	723,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
35.	No. 6, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 1 Tingkat	723,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
36.	No. 8, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 1 Tingkat	723,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
37.	No. 18, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 1 Tingkat	723,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
38.	No. 20, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 1 Tingkat	723,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD
39.	No. 22, Jalan Niaga Bestari 8, Puncak Bestari, Puncak Alam, Kuala Selangor	Kedai/Pejabat 1 Tingkat	723,000.00	1. <i>Glasess</i> RM10,000.00	-	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD

## B. PERLINDUNGAN TAKAFUL PEMILIK RUMAH DAN ISI RUMAH

<b>HOUSE</b>					
<b>BIL</b>	<b>LOKASI</b>	<b>JENIS HARTA</b>	<b>JUMLAH PERLINDUNGAN (RM)</b>	<b>BASIC</b>	<b>ADDITIONAL PERILS</b>
<b>GOMBAK</b>					
1.	Lot 15673, Jalan Kenangan, Gombak	Kediaman 1 Tingkat	272,000.00	House Owner	
2.	NO. 6-107, Flat Dahlia Bandar Baru Selayang	Kediaman	73,000.00	House Owner	
<b>PETALING</b>					
3.	No. 34 jalan 17/21B Taman Mawar, Seksyen 17 Petaling Jaya	Kediaman 1 Tingkat	395,000.00	House Owner	
4.	No. 252A, Jalan Othman Petaling Jaya	Kediaman	200,000.00	House Owner	
5.	No. 252B, Jalan Othman Petaling Jaya	Kediaman	200,000.00	House Owner	
6.	No. 252C, Jalan Othman Petaling Jaya	Kediaman	200,000.00	House Owner	
7.	36, Jalan SS7/4 PJ	Kediaman 1 Tingkat	400,000.00	House Owner	
8.	No.5 Jalan 12/14B, Seksyen 12, Petaling Jaya	Kediaman	450,000.00	House Owner	
<b>HULU LANGAT</b>					
9.	No. 24 Jln. Cempaka 12, Tmn Cempaka Ampang	Kediaman	298,000.00	House Owner	
<b>KLANG</b>					
10.	No. 1, Lot 6861 Jalan Kebun Klang	Kediaman	94,500.00	House Owner	
11.	No. 2, Lot 6861 Jalan Kebun Klang	Kediaman	94,500.00	House Owner	
12.	No. 3, Lot 6861 Jalan Kebun Klang	Kediaman	94,500.00	House Owner	
13.	No. 4, Lot 6861 Jalan Kebun Klang	Kediaman	94,500.00	House Owner	
<b>SEPANG</b>					
14.	No. K-4-13, Pangsapuri Siantan	Kediaman	97,500.00	House Owner	

<b>HOUSE</b>					
<b>BIL</b>	<b>LOKASI</b>	<b>JENIS HARTA</b>	<b>JUMLAH PERLINDUNGAN (RM)</b>	<b>BASIC</b>	<b>ADDITIONAL PERILS</b>
<b>KUALA LANGAT</b>					
15.	14, Taman Mulia, Banting	Kediaman	134,000.00	<i>House Owner</i>	
16.	16, Taman Mulia, Banting	Kediaman	134,000.00	<i>House Owner</i>	
17.	No.6,Jalan Seri Maju 9, Taman Seri Maju, Bukit Changang	Kediaman	224,000.00	<i>House Owner</i>	
<b>PUBLIC LIABILITY</b>					
	56 <i>Locations</i> (Bangunan Komersial MAIS as per Fire Takaful Slip) + <i>House</i>		1,000,000.00		

## C. PERLINDUNGAN TAKAFUL ASAS DAN PERLINDUNGAN TAMBAHAN BAGI PUSAT PEMURNIAN AKIDAH BAITUL IMAN

FIRE TAKAFUL														
BIL	LOKASI	JENIS HARTA	JUMLAH PERLINDUNGAN (RM)	Basic	ADDITIONAL PERILS (PERLINDUNGAN TAMBAHAN)									CATATAN PENYEBUT HARGA
<b>HULU SELANGOR</b>														
1.	Pusat Pemurnian Akidah Baitul Iman, Lot 8789, Jalan Sungai Tua, Hulu Yam Bharu	Pejabat/ Institusi	11,869,441.50	Fire	1. <i>Falling Trees</i> - RM50,000.00 2. <i>Glasess</i> - RM50,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD	<i>Earthquake</i>	<i>Landslide</i>	
2.	Perlindungan Awam ( <i>Public Liability</i> )		200,000.00											

*Note:- On building and contents consist of furniture, fixtures, fittings including electrical wiring, CCTV, Telephone cables & wiring, audio visual equipment including wiring, ceiling, lightings, doors and windows, electrical appliances belongs to the participant and excluding contents belonging to the Owners*

## D. PERLINDUNGAN TAKAFUL ASAS DAN PERLINDUNGAN TAMBAHAN BAGI PUSAT PEMULIHAN BAITUL ISLAH MAIS – AADK

FIRE TAKAFUL														
BIL	LOKASI	JENIS HARTA	JUMLAH PERLINDUNGAN (RM)	Basic	ADDITIONAL PERILS (PERLINDUNGAN TAMBAHAN)									CATATAN PENYEBUT HARGA
<b>HULU SELANGOR</b>														
1.	Pusat Pemulihan Baitul Islah & AADK, PT 20304 HSD 44501, Serendah	Pejabat/ Institusi	11,869,441.50	Fire	1. <i>Falling Trees</i> - RM50,000.00 2. <i>Glasess</i> - RM50,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	<i>RSMD</i>	<i>Earthquake</i>	<i>Landslide</i>	
2.	Perlindungan Awam ( <i>Public Liability</i> )		200,000.00											

*Note:- On building and contents consist of furniture, fixtures, fittings including electrical wiring, CCTV, Telephone cables & wiring, audio visual equipment including wiring, ceiling, lightings, doors and windows, electrical appliances belongs to the participant and excluding contents belonging to the Owners*

## E. PERLINDUNGAN TAKAFUL ASAS DAN PERLINDUNGAN TAMBAHAN BAGI PUSAT PERLINDUNGAN WANITA BAITUL EHSAN

<b>FIRE TAKAFUL</b>													
BIL	LOKASI	JENIS HARTA	JUMLAH PERLINDUNGAN (RM)	<i>Basic</i>	<i>ADDITIONAL PERILS (PERLINDUNGAN TAMBAHAN)</i>								CATATAN PENYEBUT HARGA
<b>SABAK BERNAM</b>													
1.	Pusat Perlindungan Wanita Baitul Ehsan, Jalan Raja Chulan, Pekan Sabak Bernam	Pejabat/ Institusi	10,064,592.50	<i>Fire</i>	1. <i>Falling Trees</i> - RM50,000.00 2. <i>Glasess</i> - RM50,000.00	<i>Storm &amp; Tempest</i>	<i>Flood</i>	<i>Explosions</i>	<i>Impact Damage</i>	<i>Bursting &amp; Overflowing</i>	RSMD	Earthquake	
2.	Perlindungan Awam ( <i>Public Liability</i> )		200,000.00										

*Note:- On building and contents consist of furniture, fixtures, fittings including electrical wiring, CCTV, Telephone cables & wiring, audio visual equipment including wiring, ceiling, lightings, doors and windows, electrical appliances belongs to the participant and excluding contents belonging to the Owne*