

## PRODUCT DISCLOSURE SHEET

Dear **<Sir/Madam customer name>**,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Burglary Insurance**.

Other customers have read this PDS and found it helpful, **you should read this too**.



Date: 12/01/2026

**1. What is Burglary Insurance?**

Burglary Insurance policy provides coverage for loss or damage to the contents of premises following by forcible and violent entry or exit.

**2. Know Your Coverages / Benefits**

As an illustration, for RM 172 <sup>1</sup> annually, you will receive the following Burglary Insurance coverage:	
This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>Losses or damages to your property and its contents in your business premise due to theft by actual, forcible and violent entry.</li> </ul>	<ul style="list-style-type: none"> <li>Theft by any member of the Policyholder's family, staff or domestic servants or any person(s) lawfully in the premises.</li> <li>Loss or damage on money, coins, medals, curios, rare books, plans, patterns, models, designs, deeds.</li> <li>Loss destruction or damage <ul style="list-style-type: none"> <li>Resulting from a safe or strong room being opened by a key obtained through its having been left on the premises whilst closed for business purposes.</li> <li>Arising while the premises are in the occupation of a sub-tenant.</li> <li>Occasioned by volcanic eruption, earthquake.</li> </ul> </li> <li>War, invasion, act of foreign enemy, hostilities or any act of terrorism.</li> <li>Loss or damage directly or indirectly from nuclear weapons material.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to Policy Contract for the full list of exclusions.</p>
The duration of coverage is <b>for one year</b> . You need to renew your Insurance policy annually.	

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**If you have any questions or require assistance on our Burglary Insurance, you can:**

 Call us at 1-300-13-8888 (Etiqa Oneline)	 Visit us at <a href="https://etiqa.com.my/download-documents/enterprise-business">https://etiqa.com.my/download-documents/enterprise-business</a>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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<sup>1</sup> Annual premium is subject to individual assessment.

### 3. Know Your Obligations

**For this Burglary Insurance, you must pay a premium of;**

Example: Burglary Insurance Premium Breakdown (e.g. Sum Insured: RM 50,000.00)

Basic Premium	<b>RM 150.00 (annually)</b>
Total Insurance premium you must pay is	<b>RM 150.00</b>
<b>You also have to pay the following fees and charges:</b>	
+ Service Tax (8% of premium)	<b>RM 12.00</b>
+ Stamp Duty	<b>RM 10.00</b>
<b>Total Premium Payable</b>	<b>RM 172.00</b>
Commission (Up to 25% of Premium)	<i>Up to RM 37.50</i>

All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

### 4. Other Key Terms

a) Non-Consumer Insurance Contract

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application (or when you apply for this Insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with Us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance cover), you are required to disclose any other matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell Us immediately if at any time after your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when you applied for this insurance cover) is inaccurate or has changed.

b) It is important that you inform Us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**Note:** This list is **non-exhaustive**. Please refer to Policy Contract for the full list of terms and conditions.

### 5. Can I cancel my policy?

Yes. You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim during the period of Insurance.

**Customer's Acknowledgement\***

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

I acknowledge that Etiqa General Insurance Berhad has provided me with a copy of the Product Disclosure Sheet (PDS).

I have read and understood the key information contained in this Product Disclosure Sheet (PDS).

*\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date: