

PRODUCT DISCLOSURE SHEET

Dear <Sir/Madam customer name>,

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

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



Date: 12/01/2026

1. What is Commercial All Risks Insurance?





This product provides insurance coverage for commercial property e.g. office furnitures, fixtures and fittings.

2. Know Your Coverages / Benefits

As an illustration, for RM 172 ¹ annually, you will receive the following Commercial All Risks Insurance coverage:	
This policy covers :	This policy excludes :
<ul style="list-style-type: none"> Loss or damage to your property due to: <ul style="list-style-type: none"> Fire. Theft. Accidental External means. 	<ul style="list-style-type: none"> Loss or damage to your property arising from: <ul style="list-style-type: none"> Atmospheric conditions, wear and tear, deterioration, depreciation, any process of cleaning/drying, repairing or restoring. Mechanical or electrical derangement. War, nuclear, radioactive contamination, strike, riot, civil commotion, martial law and terrorism. Loss or damage arising out of explosion, mechanical breakdown or derangement or burnt out or fraud or dishonesty of the Policyholders or/any employee of the Policyholders. Scratching/denting/breakage not caused by Burglary/House breaking/larceny/theft/fire. Confiscation by any Government or Public Authority. <p>Note: This list is non-exhaustive. Please refer to Policy Contract for the full list of exclusions.</p>
The duration of coverage is for one year . 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).

If you have any questions or require assistance on our Commercial All Risks Insurance, you can:

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

3. Know Your Obligations

For this Commercial All Risks Insurance, you must pay a premium of;	
Example: Commercial All Risks Insurance Premium Breakdown (e.g. Sum Insured: RM 50,000.00)	
Basic Premium	RM 150.00 (annually)
Total Insurance premium you must pay is	RM 150.00
You also have to pay the following fees and charges:	
+ Service Tax (8% of premium)	RM 12.00
+ Stamp Duty	RM 10.00
Total Premium Payable	RM 172.00
Commission (Up to 25% of Premium)	Up to RM 37.50

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 for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.
- 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 Application Form (or when you applied for this insurance) 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: