PDS-LCGL-IE-2026V01

**PRODUCT DISCLOSURE SHEET**

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

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

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

**Date: 29/07/2026**

## 1. What is Comprehensive General Liability Insurance?

The Comprehensive General Liability Insurance indemnified you against all sums which you become legally liable to pay as damages in respect of bodily injury (including death or disease) to third parties and or loss of or damage to property of third parties happening in connection with your business and occurring within the Territorial Limit.

## 2. Know Your Coverages / Benefits

<table>
<tr><td colspan="2">As an illustration, for RM 5,000[1] annually, you will receive the following Comprehensive General Liability Insurance coverage:</td></tr>
<tr><td>This policy covers:</td><td>This policy excludes:</td></tr>
<tr><td>• you against all sums which you are legally liable to pay as damages in respect of:<br>  ○ bodily injury (including death or disease) to third parties; and<br>  ○ loss of or damage to property of third parties arising from your business and occurring within the Territorial Limits.<br>• The duration of coverage is one (1) year or as per project period.</td><td>• Your employees.<br>• Property damage to property owned by you, occupied or rented to you or in your care, custody and control.<br>• Bodily injury or property damage where insurance is required under the Road Transport Act 1987, Malaysia (motor policy).<br>• Use or operation of Watercraft or Aircraft.<br>• Liquidated damage, penalty, or performance warranties or liability under a warranty for the fitness or quality of your products.<br>• Product Liability.<br>• Property damage to underground services unless prior to commencement of any work, you have made an enquiry in writing of all underground services and received where practicable a written response.<br>• Exposure/Claim pay out to sanctioned countries (as per Sanction Limitation and Exclusion Clause)<br><br>Note: This list is non-exhaustive. Please refer to Policy Contract for the full list of exclusions.</td></tr>
<tr><td colspan="2">The duration of coverage is for one year or per project period. You need to renew your Insurance policy annually.</td></tr>
</table>

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).

[1] Annual premium is subject to individual assessment.

**If you have any questions or require assistance on our Comprehensive General Liability Insurance, you can:**

| | | | |
|---|---|---|---|
| Call us at 1-300-13-8888 (Etiqa Oneline) | Visit us at https://etiqa.com.my/download-documents/enterprise-business | Email us at info@etiqa.com.my | Scan the QR code |

## 3. Know Your Obligations

| **For this Comprehensive General Liability Insurance, the premium may vary depending on the risk assessment and may include the following, as illustrated below:** | |
|---|---|
| Gross Premium | ***RM 5,000.00*** |
| Service Tax (8%) | ***RM 400.00*** |
| Stamp Duty | ***RM 10.00*** |
| Commission (15%) | ***RM 750.00*** |

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: