PDS/EEEI/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 **Electronic Equipment Insurance.**

General Insurance

Date: <24/06/2026>

Other customers have read this PDS and found it helpful; we think **you should read it too**.

1. What is Electronic Equiomment Insurance?

This policy provides cover for loss or damage to your computers and other electronic equipment.

2. Know Your Coverages / Benefits

As an illustration, for a gross premium **<RM1,000>**, you will receive the following coverage / benefits:	
The policy **covers**:	The policy **excludes**:
1. Section I – Material Damage (MD) Covers all hardware installation including peripheral equipment and accessories. **2. Section II – External Data Media (EDM)** Covers the data media such as disc, tapes external to the computer system. **3. Section III – Increase Cost of Working (ICOW)** Provides indemnity for increased cost of working following material loss or damage by indemnifying the cost of hiring equipment. **Note**: Please refer to the Insurance policy for further details of the above benefits.	• War and related risks • Loss or damage for which a supplier, contractor or repairer is responsible • Loss or damage caused by any faults or existing damage • Willful act or willful negligence • Radiation and nuclear energy risks • Theft • Consequential loss and liability of all kinds **Note**: This list is non-exhaustive. Please refer to the Insurance policy for the full list of exclusions under this Policy.
Duration of cover is for one year. You need to renew your Insurance Policy annually.	

The benefit(s) payable under eligible product 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).**

3. If you have any questions or require assistance on your insurance, you can:

Contact us at 1-300-88-6688 (Etiqa Oneline)	Visit us at https://etiqa.com.my/home	Email us at info@etiqa.com.my	Scan the QR code

4. Know Your Obligations

The premium that you have to pay may vary depending on the risk exposure and our underwriting requirements.

Sum Insured	RM **1,000,000**
Rate applicable	**<0.10%>**
The estimated total premium that you have to pay is	<RM1,000,00> x <0.10%= RM1,000>
Minimum premium	RM 250.00
+ Service Tax	8%
+ Stamp Duty	RM 10.00

Total Premium Payable	**<Premium> + <Service Tax> + <Stamp Duty>** **<RM 1000> + <RM80> + <RM10> = <RM1090>**
Commission (Up to 15% of Premium)	*Up to RM 150.00*

All premium (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.

5. Other Key Terms

- **Importance of Disclosure** - You must disclose all material facts that you know or ought to know; otherwise your policy may be invalidated.
- **Non-Consumer Insurance Contract**
  a) Pursuant to Paragraph 4(1) 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 rated 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.
  b) The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewal with us.
  c) You also have to a duty to tell us immediately if at any time after your contract of insurance has been entered into, varies or renewed with us any of the information given on the Application Form (or when you applied for this insurance) is inaccurate or has changed.
  d) In addition to answering the questions in the Application Form (or when you apply for this insurance), you are required to disclosure 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.
- **Excess /Deductible**, being the amount you have to bear before we indemnify you
- **Premium Warranty** - The premium due must be paid and received by the insurer within sixty (60) days from the inception date of this policy/endorsement/renewal policy.
- Failure to pay the premium within this period, the contract is automatically cancelled and ETIQA is entitled to the pro rata premium on the period you have been on risk.
- You must inform ETIQA in writing on any material changes during the policy period so that the necessary amendments are endorsed to your policy
- **Claims**: Upon the happening of an accident which gives rise to a claim, you shall notify us immediately

Note: This list is non exhaustive. You should refer to the policy for the full list of terms and conditions.

6. Can I cancel my policy?

You may cancel the policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of pro rata proportion of the annual premium subject to the minimum premium to be retained by us. No refund premium is allowed if there is a claim under the policy.

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.

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Name:

Date: