

PRODUCT DISCLOSURE SHEET

Dear <Sir/Madam customer name>,

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





This product provides insurance cover against loss or damage to the Property specified in the Schedule arising from accidental collision or overturning, fire, external explosion, self-ignition or lightning and burglary, housebreaking or theft.

2. Know Your Coverages / Benefits

As an illustration, for RM 172 ¹ annually, you will receive the following Equipment All Risks Insurance coverage:	
This policy covers :	This policy excludes :
<ul style="list-style-type: none"> Loss or damage to your property due to: <ol style="list-style-type: none"> Accidental collision or overturning. Fire, external explosion, self-ignition or lightning. Burglary, housebreaking or theft. 	<ul style="list-style-type: none"> Loss or damage caused by: <ol style="list-style-type: none"> Any latent or mechanical defect, mechanical derangement, mechanical or electrical failures, breakages, depreciation, atmospheric conditions or any other gradually operating cause. Mechanical or electrical breakdown or wear and tear. Overloading or strain. War, invasion, nuclear weapons or act of terrorism. Loss or damaged caused or arising out of earthquake, volcanic eruption, subterranean fire, flood, typhoon, hurricane, landslip, or other convulsion of nature. <p>Note: This list is non-exhaustive. Please refer to Policy Contract for the full list of exclusions.</p>
<p>By paying an additional premium, you can expand the coverage to include:</p> <ul style="list-style-type: none"> Damage arising from, earthquake, volcano eruption, subterranean fire, flood, typhoon, hurricane, landslip, subsidence or sinking of soil/earth, or other convulsion of nature. Damage arising from strike, riot and civil commotion. Accessories and spare parts. 	
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 Equipment All Risks Insurance, you can:

 <p>Call us at 1-300-13-8888 (Etiqa Online)</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 Equipment All Risks Insurance, you must pay a premium of;	
Example: Equipment 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 of Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying this Insurance for purpose 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 risk 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 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: