

PRODUCT DISCLOSURE SHEET

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

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

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



Date: 12/01/2026

1. What is Fidelity Guarantee Insurance?

Fidelity Guarantee Insurance provides coverage against direct pecuniary loss (money/goods) due to acts of fraud or dishonesty committed by the employee.

2. Know Your Coverages / Benefits

As an illustration , for RM 172 ¹ annually, you will receive the following Fidelity Guarantee Insurance coverage :	
This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Pecuniary loss or goods belonging to you due to act of fraud or dishonesty committed by your employees: <ul style="list-style-type: none"> - During the Period of Insurance. - During the uninterrupted continuance of employment of such employee. - In connection with the occupation and duties of such employees. - Discovered during the aforesaid period of Insurance or within 6 months thereafter or within 6 months after the death, dismissal or retirement of such employee whichever shall happen first. 	<ul style="list-style-type: none"> • Any indirect or consequential loss. • If the Participants unable to identify the defaulting employee. • If the precautions and checks for securing accuracy of accounts are not observed. • Radioactive and nuclear energy risk. • Any act of terrorism. <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 Fidelity Guarantee Insurance, you can:

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

3. Know Your Obligations

For this Fidelity Guarantee Insurance, you must pay a premium of;	
Example: Fidelity Guarantee 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)	<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 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: