PDS-LJMB-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 **JMB/MC Management Liability Insurance**.

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

General Insurance

Date: 29/07/2026

1. What is JMB/MC Management Liability Insurance?

JMB/MC Management Liability Insurance protect Joint Management Body or Management Corporation Committee members in respect of their potential exposure to the liability which can arise in the course of performing their duties as Committee members or Office Bearers. This coverage is generally available to past, present, future members or office bearer; their spouses, heirs and estates; and to employees if acting in a supervisory capacity or joined as a co-defendant with a committee member.

2. Know Your Coverages / Benefits

<table>
<tr><td colspan="2">As an illustration, for RM 500[1] annually, you will receive the following JMB/MC Management Liability Insurance coverage:</td></tr>
<tr><td>This policy covers:</td><td>This policy excludes:</td></tr>
<tr><td>Committee member/ office bearer if they are legally and personally obliged to pay in respect of a wrongful act, to the extent not otherwise indemnified by the Management corporation (commonly referred to Side A coverage) OR
Reimbursement to the company in respect of sums it has paid the Committee member/ office bearer in respect of a wrongful act (commonly referred to as Side B)</td><td>Loss arising from fraudulent or dishonest acts as decided by the highest court of law;
Any litigation begun prior to the first inception date;
Loss arising from prior known circumstance;
Any claim brought by or on behalf of the Insured or the Owners Corporation;
Any claim for property damage or bodily injury;
Any infringements of copyright, trademark, passing off registered designs or patents or plagiarism or breach of confidentiality;
Any claim arising from the failure to maintain adequate insurance;
Any claim made against the insured arising out of and in connection with security services provided by security companies;
Exposure/Claim pay out to sanctioned countries (as per Sanction Limitation and Exclusion Clause)
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. 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 JMB/MC Management 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 JMB/MC Management Liability Insurance the premium may vary depending on the risk assessment and may include the following, as illustrated below:	
Gross Premium	***RM 500.00***
Service Tax (8%)	***RM 40.00***
Stamp Duty	***RM 10.00***
Commission (15%)	***RM 75.00***

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.*

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Name:
Date: