PDS-MMCG-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 **Marine Cargo Insurance**

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

Date: 02/07/2026

1. What is Marine Cargo Insurance?

This product provides coverage for cargo from insured perils while on transit either by air, sea or land.

2. Know Your Coverages / Benefits

<table>
<tr><td colspan="2">As an illustration, for RM 500[1] premium, you will receive the following Marine Cargo Insurance coverage:</td></tr>
<tr><td>This policy covers:</td><td>This policy excludes:</td></tr>
<tr><td>Institute Cargo Clauses (A)
Covers all risks of loss or damage to the subject-matter insured, except for those specifically excluded in the policy

Institute Cargo Clauses (B)
Covers loss or damage caused by specified risks only, including:
• Fire or explosion
• Vessel or conveyance stranded, grounded, sunk, or capsized
• Collision or contact with external objects
• Discharge of cargo at a port of distress
• Earthquake, volcanic eruption, or lightning
• Washing overboard
• Entry of sea, lake, or river water into vessel, container, or place of storage
• Total loss of any package lost overboard or dropped during loading or unloading

Institute Cargo Clauses (C)
Provides the most limited cover, for loss or damage caused by:
• Fire or explosion
• Vessel or conveyance stranded, grounded, sunk, or capsized
• Collision or contact with external objects
• Discharge of cargo at a port of distress
• General average and salvage charges</td><td>• Wilful misconduct of the Assured
• Ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear
• Insufficiency or unsuitability of packing or preparation of the cargo (where carried out by the Assured or their employees)
• Inherent vice or nature of the subject-matter insured (e.g. natural deterioration)
• Delay, even if caused by an insured risk
• Insolvency or financial default of the carrier, shipowner, manager, or charterer (unless otherwise agreed)
• Unseaworthiness of vessel or conveyance, or unfitness of container or conveyance, where the Assured was aware or should have been aware at the time of loading

Note: This list is non-exhaustive. Please refer to Policy Contract for the full list of exclusions.</td></tr>
<tr><td colspan="2">Your coverage will automatically terminate upon the earliest occurrence of one of the following conditions:

• Upon final delivery to the designated destination address
• Upon placement into temporary storage at a facility you have selected
• If the transport vehicle or container is used as a storage unit
• Upon the expiry of 60 days from the shipment’s arrival in the destination country

Whichever condition is met fist will conclude your coverage period</td></tr>
</table>

[1] Annual premium is subject to individual assessment.

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 Marine Cargo 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 Marine Cargo 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.*

____
Name:
Date: