

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 Hull Insurance**



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

Date: 02/07/2026

1. What is Marine Hull Insurance?

This product provides coverage for ship or vessel against physical damage, such as from accidents, bad weather, fire, or collision, while it is operating at sea or in port.

2. Know Your Coverages / Benefits

As an illustration, for RM 10,000 ¹ premium, you will receive the following Marine Hull Insurance coverage:	
This policy covers :	This policy excludes :
ITC Hulls (1/10/83 – CL 280) Provides broad cover for physical loss of or damage to the vessel, including machinery, caused by insured perils such as perils of the seas, fire, explosion, collision, grounding, heavy weather, and certain crew negligence, subject to standard exclusions and deductibles. ITC Hull Total Loss (1/10/83 – CL 284) Provides limited cover for actual total loss or constructive total loss of the vessel only, meaning the policy responds only when the vessel is completely lost or the cost of recovery/repair exceeds its insured value; partial losses are not covered.	• War Risks & Strikes Risks • Nuclear • Malicious Act • Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons • removal or disposal of obstructions, wrecks, cargoes or any other thing whatsoever • any real or personal property or thing whatsoever except other vessels or property on other vessels • the cargo or other property on, or the engagements of, the insured Vessel • loss of life, personal injury or illness • pollution or contamination, or threat thereof, of any real or personal property or thing whatsoever Note: This list is non-exhaustive. Please refer to Policy Contract for the full list of exclusions.
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 Marine Hull 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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3. Know Your Obligations

¹ Annual premium is subject to individual assessment.

For this Marine Hull Insurance, the premium may vary depending on the risk assessment and may include the following, as illustrated below:	
Gross Premium	RM 10,000.00
Service Tax (8%)	RM 800.00
Stamp Duty	RM 10.00
Commission (15%)	RM 1,500.00

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: