

PRODUCT DISCLOSURE SHEET	Etiqua General Insurance Berhad
Read this Product Disclosure sheet before you decide to take up the <b>Plate Glass Insurance</b> . Be sure to also read the general terms and conditions.	<b>Plate Glass Insurance</b>  <b>Date : 01/07/2024</b>

**1. What is this product about?**

This product covers for loss or damage to accidental breakage of plate glass in the insured premises.

**2. What are the covers / benefits provided?**

The policy covers accidental breakage of plate glass situated at the insured's premises from any cause other than those specifically excluded in the policy.

Notes :

- Duration of cover is for one year. You need to renew your insurance policy annually.
- The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqua General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**3. How much premium do I have to pay?**

The premium that you have to pay may vary depending on the sum insured, risk exposure and our underwriting requirements.

**4. What are the fees and charges that I have to pay?**

Type	Amount (RM)
Sales and Services Tax	8% of premium
Stamp duty	10.00
Commission paid to agent	25% of premium

**5. What are some of the key terms and conditions that I should be aware of?**

**Importance of Disclosure**

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions 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.
- In addition to answering the questions in the application form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- 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.

**Sum Insured**

You must ensure that your property is insured at the appropriate amount.

**Policy Excess**

The amount of loss you have to bear if your property is damaged in the accident.

**Premium Warranty**

The premium due must be paid and received by us within sixty (60) days from the inception date of the cover. Failing which, policy is automatically cancelled and we shall be entitled to the pro rata premium for the period we have been on risk.

**Claim**

Upon the happening of an incident which may give rise to a claim, you shall notify us as soon as possible.

Note : This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

**6. What are the major exclusions under this policy?**

The policy does not cover certain losses, such as:

- a) breakage arising out of fire or preventive or salvage operations consequent thereon, explosion, earthquake, volcanic eruption or flood
- b) breakage of lettering unaccompanied by breakage of plate glass
- c) breakage of or damage to frames or framework of any description
- d) the cost of removing or replacing fixtures or fittings
- e) breakage due to dilapidations of frames or framework
- f) interruption or delay of business or damage of any kind during the time intervening between the occurrence of or breakage and the replacement thereof
- g) war, civil war or any act of terrorism

**Note:** This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions.

**7. Can I cancel my policy?**

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance subject to the terms and conditions of the policy and minimum premium to be retained by us.

**8. What do I need to do if there are changes to my contacts details?**

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.

**9. Where can I get further information?**

If you have any enquiries, please contact us at:

**Etiqua General Insurance Berhad (197001000276)**

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etiqua Online: 1300 13 8888

E-mail: info@etiqua.com.my

Homepage: www.etiqua.com.my

**10. Other types of similar cover available.**

Please refer to our branches and agents for the similar type of cover available.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT THE AMOUNT INSURED IS ADEQUATE. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/07/2024.