

**PRODUCT DISCLOSURE SHEET**



Dear <Sir/Madam customer name>

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **SME Bizcare Plus**.

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

**Date: 17/03/2026**

**1. What is SME Bizcare Plus?**

This is a business insurance plan that protects you from losses or problems (i.e. caused by fire, lightning and other perils stated in the policy) that happen while running your business at a specific location. You can choose how much coverage you need based on your business needs.

**2. Know Your Coverages / Benefits**



Section Coverage	Classes
Section A	Fire and/or Lightning or Extended Perils
Section B	Restricted All Risks
Section C	Miscellaneous: 1. Burglary 2. Money 3. Fidelity Guarantee 4. Plate Glass 5. Public Liability 6. Employer’s Liability 7. Group Personal Accident

**Note:**

- Details of coverage refer to attachment **“SME BIZCARE PLUS (DETAILS OF COVERAGES)”**
- **Mandatory cover – Section A.**
- **Optional cover – Section B and C.**
- Duration of cover is 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 Etiqa General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

If you have any questions about our insurance product or require assistance on our SME Bizcare Plus, you can:

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at <a href="https://etiqa.com.my/download-documents/enterprise-business">https://etiqa.com.my/download-documents/enterprise-business</a>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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**Note : Upon scanning the QR code, please select SME Bizcare Plus for more details of coverage**

**3. Know Your Obligations**

For this SME Bizcare Plus, as illustration you must pay an annual premium of:

*Example: SME Bizcare Plus Premium Breakdown (e.g. Sum Insured: RM10,000,000.00)*

Basic Premium	RM 14,400.00
+ Service Tax	8% or RM 1,152.00
+ Stamp Duty	RM 10.00
<b>Total Premium Payable</b>	<b>RM 15,562.00</b>

The above is an example of how the total premium is calculated and is for illustration purposes only. The actual total premium will be based on the quotation.

All premium (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 premium.

**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. 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.

**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 PDS.

I have read and understood the key information contained in this 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: