PDS-AUAS-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 **Unmanned Aerial System (UAS) Insurance**

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

General Insurance

Date: 02/07/2026

1. What is Unmanned Aerial System(UAS) Insurance?

This product covers drones and their operators against damage to the drone itself and liability if the drone causes injury or property damage.

2. Know Your Coverages / Benefits

<table>
<tr><td colspan="2">As an illustration, for RM 5,000[1] premium, you will receive the following Unmanned Aerial System (UAS) Policy coverage:</td></tr>
<tr><td>This policy covers:</td><td>This policy excludes:</td></tr>
<tr><td>a) Physical loss of or damage to UAS
- Inclusive of detachable/non-detachable payloads
- Applicable whilst in flight, on the ground or in transit and is inclusive of theft
b) Physical loss of or damage to UAS spares
- Inclusive of ground control stations
- Applicable if the loss or damage relates to your property or the property of others for which you are responsible
- Applicable whilst on the ground or in transit and inclusive of theft
c) Third party liability
- Coverage for compensatory damages for bodily injury and/or property damage to third parties
- Coverage applies to any location that a customer may use in connection with their operations
- Legal costs and fees are included within the policy limit</td><td>• wear and tear, deterioration, breakdown, defect or failure of UAS and the consequential damage thereafter
• damage to any unit of the UAS and the consequential damage thereafter.
• damage caused by rot, fungus, mould, vermin, or infestation.
• dryness or humidity, or exposure to light or extreme temperatures,
• use for illegal activity or any activity other than those as specified in the schedule.
• loss or damage occurring while the UAS is in breach of the geographical limits as specified in general exclusion 10
• loss or damage occurring whilst the UAS is not packed in accordance with manufacturer guidelines or in a securely locked and padded UAS flight case.
• loss or damage occurring whilst the UAS is landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the UAS
• while being cleaned, repaired, inspected, worked on or maintained by a third party
• scratching/fogging/misting of camera lenses and/or mechanical derangement of camera equipment
• any computer virus.

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 Unmanned Aerial System(UAS) 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 Unmanned Aerial System(UAS) Insurance, the premium may vary depending on the risk assessment and may include the following, as illustrated below:	
Gross Premium	***RM 5,000.00***
Service Tax (8%)	***RM 400.00***
Stamp Duty	***RM 10.00***
Commission (15%)	***RM 750.00***

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: