PDS-LWKC-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 **Workmen's Compensation Insurance**.

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

Date: 15/07/2026

1. What is Workmen's Compensation Insurance?

This policy provides indemnity to you in respect of your liability to pay compensation to employees under Common Law of the Workmen's Compensation Act 1952 (Act 273) and its subsequent amendments, for death or injury at work.

2. Know Your Coverages / Benefits

As an illustration, for a gross premium **<RM1,000>**, you will receive the following coverage / benefits:	
The policy **covers**:	The policy **excludes**:
This policy covers all sums which You will be liable to pay compensation to employees for personal injury sustained by accidents or diseases arising out of and in the course of employment under: a) The Workmen's Compensation Act (1952) and its subsequent amendments b) Common Law. The common Law Limit is **<RM1,000,000.00>** **Note**: Please refer to the Insurance policy for further details of the above benefits.	• Your liability to employee of contracts. • Any employee who is not a 'workman' within the meaning of the Workmen Compensation Laws of Malaysia. • Any amount recoverable from any party but for an agreement between you and that party. • War, invasion, act of foreign enemy, hostilities, civil war, mutiny, insurrection, rebellion, revolution, military or usurped power. • Ionising, radiation or contamination by radioactivity. • Any event caused by nuclear weapons material. • Terrorism **Note**: This list is non-exhaustive. Please refer to the Insurance policy for the full list of exclusions under this Policy.
Duration of cover is for one year. You need to renew your Insurance Policy annually (except for project related risk).	

3. If you have any questions or require assistance on your Workmen's Compensation 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

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).**

4. Know Your Obligations

The premium that you have to pay may vary depending on our underwriting requirements, risk exposure and estimated wages. Please refer to quotation slip for the estimated total premium that you have to pay.

Sum Covered	RM **10,000,000**
Total Estimated Wages (**<10%>**)	RM **1,000,000**
Rate applicable	**<0.10%>**
The estimated total premium that you have to pay is	<RM1,000,000> X <0.10%= RM1,000>
Minimum premium	RM 150.00
+ Service Tax	8%
+ Stamp Duty	RM 10.00
Total Premium Payable	**<Premium> + <Service Tax> + <Stamp Duty>** **<RM1,000> + <RM80> + <RM10> = <RM1,090>**
Commission (Up to 25% of Premium)	*Up to RM 250.00*

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 premiums.

5. Other Key Terms

- **Importance of Disclosure** - You must disclose all material facts that you know or ought to know; otherwise your policy may be invalidated.
- **Non-Consumer Insurance Contract**
  - a) Pursuant to Paragraph 5 of Schedule 9 of the Islamic 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.
  - b) The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with Us.
  - c) 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.
  - d) In addition to answering the questions in the Application Form (or when you apply for this insurance), you are required to disclosure 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.
- **Premium Warranty** – The premium must be paid within 60 days from the inception date of the cover. Otherwise, the cover is automatically cancelled and you will still be responsible to pay the proportion of premium for the 60 days.
- **Sum Insured** – You must ensure that the total amount of wages and benefits of your workmen are covered at the appropriate amount.
- **Claims** – Upon the happening of an accident which gives rise to a claim, you shall notify us immediately

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

6. Can I cancel my policy?

You may cancel the policy at any time by giving 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: