

PRODUCT DISCLOSURE SHEET (PDS) (Read this Product Disclosure Sheet before you decide to take out this Product. Be sure to also read the general terms and conditions of this Policy)		RHB Insurance Berhad Public Liability Insurance Date :								
1. What is this product? This Policy provides indemnity to you, up to the limit of liability, against all sums which you may become legally liable to third party due to accidents arising from the course of business occurring within territorial limits.										
2. What are the covers/benefit provided? This policy covers: <ul style="list-style-type: none"> • All sums which you will become legally liable to pay for compensation in respect of: <ul style="list-style-type: none"> ○ accidental bodily injury ○ accidental property damage • All costs and expenses of litigation: <ul style="list-style-type: none"> ○ recovered by any claimant against you ○ incurred with our written consent <p><i>Note: This is non-exhaustive. Please refer to policy documents for full details.</i></p> <p>Duration of cover is one (1) year. You need to renew your insurance cover annually.</p>										
3. How much premium do I have to pay? The premium that you have to pay may vary depending on our underwriting requirements, risk exposure and limit of liability requested.										
4. What are the fees and charges that I have to pay? <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 60%;">Type</th> <th style="width: 40%;">Amount</th> </tr> </thead> <tbody> <tr> <td>a. Commission (if any)</td> <td>25% of premium will be paid to the Agent</td> </tr> <tr> <td>b. Service Tax</td> <td>6%</td> </tr> <tr> <td>c. Stamp Duty</td> <td>RM10</td> </tr> </tbody> </table>			Type	Amount	a. Commission (if any)	25% of premium will be paid to the Agent	b. Service Tax	6%	c. Stamp Duty	RM10
Type	Amount									
a. Commission (if any)	25% of premium will be paid to the Agent									
b. Service Tax	6%									
c. Stamp Duty	RM10									
5. What are some of the key terms and conditions that I should be aware of? <p>a) Importance of Disclosure (Statement Pursuant to Schedule 9 of the Financial Services Act 2013) 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 Proposal 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 Proposal 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 Proposal Form (or when you applied for this insurance) is inaccurate or has changed.</p> <p>b) To exercise reasonable care You must exercise reasonable care and safety precautions to prevent accidents.</p> <p>c) Excess Excess being the amount You have to bear before We indemnify You.</p> <p>d) Premium Warranty This insurance is subjected to 60 days Premium Warranty, i.e. premium due must be paid and received by insurer within sixty (60) days from inception. Failing which, policy is automatically cancelled and 60 days pro rate premium shall be entitled to insurer.</p> <p>e) Importance of Keeping the Official Receipt After the premium has been paid, please make sure you have been given an Official Receipt as a proof of payment. You are strongly advised to keep the Official Receipt for any future references.</p> <p><i>Note: This is non-exhaustive. Please refer to policy documents for full details.</i></p>										
6. What are the major exclusions under this policy? This policy does not cover: <ol style="list-style-type: none"> 1. employees of the Insured 2. loss or damage to property of the Insured or under the custody of the Insured 3. loss or damage due to bursting of boilers, economisers, vessels, apparatus of any kind 4. loss or damage caused by vibration or by the removal or weakening of support 5. environmental pollution, contamination, seepage 6. loss or damage arising in the course of or as a result of remedial or other advice or treatment given 7. contractual liability 8. losses arising from vehicles licensed for road use 9. products liability and professional indemnity 10. liability occasioned by war, civil commotion, martial law, any act of terrorism 										

11. radioactive and nuclear

Note: *This is non-exhaustive. Please refer to policy documents for full details.*

7. Can I cancel my policy?

You may cancel your policy by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short term premium or minimum premium. No refund premium is allowed if there is a claim under the policy.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about Public Liability Insurance, please refer to our head office, branches or our insurance agent.

If you have any enquiries, please contact us at:

RHB INSURANCE BERHAD (38000-U) is registered under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Level 12B, West Wing, The Icon

No 1, Jalan 1/68F, Jalan Tun Razak

55000 Kuala Lumpur

Tel : 1300-220-007; Fax :03-2163 7277

Website : www.rhbgroup.com/insurance

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

*The information provided in this disclosure sheet is valid from **01/09/2018***