

Product Disclosure Sheet

Broadform Liability Insurance

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit www.pidm.gov.my).

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Broadform Liability Insurance.

Other customers have read this PDS and found it helpful; **You should read it too.**

1. What is Broadform Liability Insurance?

This policy provides cover for claims brought against you for all sums which you shall become legally liable to pay as compensation, including cost and expenses, in respect of personal injury and property damage which occurred during the policy period caused by an unexpected or unintended event in connection with your business.

2. Know Your Coverage

You will receive the following **coverage**:

This policy covers:	This policy excludes:
<p>This policy will indemnify you up to limit of liability if you are legally liable to pay as compensation for the followings occurred in connection with your business during the policy period:</p> <ul style="list-style-type: none"> a) Personal Injury to third party; or b) Damage to or loss of use of third party's tangible property. <p>In addition, the following extensions are automatically applied unless otherwise stated:</p> <ul style="list-style-type: none"> • Defence Costs In addition, this policy also pays for legal costs and expenses of defending such claim and it is not included as part of the limit of indemnity for outside USA/ Canada • Excess Motor Liability • Property in Your Care, Custody and Control • Sudden and Accidental Pollution Liability • Others as per requested 	<ul style="list-style-type: none"> • Aircraft & aircraft products • Asbestos • Contractual Liability • Employment Liability • Fines, penalties and damages • Pollutants (gradual pollution, remediation & prevention costs) •
<p>The list of coverages and exclusions in this table is non-exhaustive. Please read your policy for the full list of terms and conditions.</p>	
<p>The duration of coverage is the policy period stated in the Schedule, up to a maximum of 36 months</p>	

3. Know Your Obligations

For this insurance policy, the exact premium sum will be determined based on various factors, including your business activity/detailed scope of work, policy period, estimated annual turnover/contract value, location of risk, Limit of Liability or loss history in the past 5 years.

Please reach out to us/your servicing intermediary to obtain a quote.

You also have to pay the following fees and charges:

Stamp duty (if applicable)	RM 10.00
Commission (if applicable)	Maximum up to 25% of the premium
Other applicable charges	8% service tax

4. Other Key Terms

- Your duty of disclosure
Before this policy contract is entered into, varied or renewed, you have a duty to disclose to us any matter that:
(a) You know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied; or
(b) a reasonable person in the circumstances could be expected to know to be relevant.
- You must ensure that there is an appropriate Limit of Liability taken up.
- There is a Deductible amount which you have to bear before we pay a claim.
- The policy is subjected to 60 days premium warranty, i.e. premium due must be paid and received by the Insurer within sixty (60) days from inception. Failing which, the policy is automatically cancelled and sixty (60) days pro rated premium shall be payable to Insurer.
- In the event of any occurrence that likely to give rise to a claim, you shall give written notice to us of such claim as soon as possible after it comes to your knowledge.

Note: This list is **non-exhaustive**. Please read your policy for the full terms and conditions.

5. Can I cancel my Policy?

Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to receive a pro rata refund of premium for the unexpired Policy Period subject to policy terms and conditions.

If You have any questions or require assistance on Your insurance product, You can:

Call Us at: 603-2058 3000

Visit Us at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>

Email Us at: Inquiries.MY@chubb.com