

Product Disclosure Sheet

Chubb Contractors Pollution Liability II 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 Chubb Contractors Pollution Liability II Insurance.

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

1. What is Chubb Contractors Pollution Liability II Insurance?

This policy provides protection against third-party environmental liabilities resulting from pollution conditions that occur as a result of your covered operations, including work performed by subcontractor.

2. Know Your Coverage

You will receive the following **coverage**:

| This policy covers: | This policy excludes: |
|--|---|
| <ul style="list-style-type: none"> Liability for third-party bodily injury, property damage or environmental damage resulting from pollution conditions caused by work performed by you or your sub-contractor; Remediation costs incurred by you such as emergency response to abate and/or respond to threats resulting from pollution conditions caused by work performed by you or your sub-contractor; Other costs and expenses incurred for all claims/liabilities within the policy coverage and limits. | <ul style="list-style-type: none"> Asbestos Contractual Liability Employer's Liability Internal expenses for services performed by the salaried staff and any employees Pollution resulting from the use, maintenance of operation of an automobile, aircraft or other conveyance. War or terrorism |
| <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 (based on the duration of the contract/project).</p> | |

3. Know Your Obligations

For this insurance policy and any additional/optional cover requested, the exact premium sum will be determined based on various factors, including your business activity/detailed scope of work, policy period, estimated 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 Limits of Liability taken up.
- This is a claims made policy - a type of insurance where coverage is provided only if the claim is made (reported to the insurer) during the policy period and the incident that caused the claim happened after a specific date called the "retroactive date."
- There is a self-insured retention which you have to bear before we pay a claim. This is provided in the Declarations of the policy.
- 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 have to 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