

Product Disclosure Sheet

General Accident Package 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 General Accident Package Insurance.

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

1. What is General Accident Package Insurance?

Our comprehensive insurance policy is designed to safeguard your business across multiple risk areas. The coverage sections available under this packaged product are All Risks, Burglary, Money, Plate Glass, Public Liability, Employer's Liability and Fidelity Guarantee.

This policy can be issued as either a Consumer Policy or Non-Consumer Insurance Policy, depending on your requirements.

2. Know Your Coverage

As an illustration, for RM3,000.00 (premium) annually for a sum insured of RM1,000,000, you will receive the following coverages:

This policy covers:	This policy excludes:
All Risks - Coverage for accidental physical loss or damage to insured property, including equipment, plant, and machinery	Loss or damage: <ul style="list-style-type: none"> • due to radioactive and nuclear energy risks. • caused by or arising from war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not) or civil war. • due to a communicable disease. • due to cyber loss.
Burglary - Protect your goods that is properly locked and secured within your insured premises against burglary or robbery involving forcible entry	
Money - Your cash is covered against burglary or robbery while in transit to and from the bank, contract sites, and within your insured premises during and after business hours	
Plate Glass - Accidental breakage of signage and glass panels	
Public Liability - Coverage for third-party claims for bodily injury or property damage that occur at your premises	
Employer's Liability - Coverage for incidents where employees sustain bodily injury or occupational disease because of work-related activities	
Fidelity Guarantee - Insures you against losses of money and/or property resulting from acts of fraud or dishonesty committed by your employees	
The list of coverages and exclusions in this table is non-exhaustive . Please read your policy for the full list of terms and conditions.	
By paying an additional premium, you can expand the coverage to include: <ul style="list-style-type: none"> • All Risks – Laptop/Notebook/Mobile Phone • Burglary – Full Theft 	
The duration of coverage is one (1) year. You need to renew your policy annually.	

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

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 but not limited to nature of business occupation, value of the property insured, type of coverage and/or sum insured.

You also have to pay the following fees and charges:

Stamp duty	RM 10.00
Commission	25% of premium
Other applicable charges	8% Service Tax

4. Other Key Terms

- Your duty of disclosure
 1. Duty for Consumer Insurance Policy
If this Policy is a Consumer Insurance Policy, then you must take reasonable care:
 - (a) not to make a misrepresentation to us when answering any questions we ask in the proposal form or any other disclosures made;
 - (b) when renewing this Policy, not to make a misrepresentation to us in answering any questions, or confirming or amending any matter previously disclosed to us in relation to this Policy; and
 - (c) to disclose to us any matter, other than what we have asked in (a) and (b) above, that you know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied.
 2. Duty for non-Consumer Insurance Policy
If this Policy is not a Consumer Insurance Policy, then 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.
 3. Consequences of Breach of Duty
 - (a) If this is a Consumer Insurance Policy, breach of your duty as stated above may result in us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.
 - (b) If this is a non-Consumer Insurance Policy, breach of your duty stated above may result in us avoiding the Policy and refusing all claims.

A Consumer Insurance Policy means a contract of insurance entered into, varied or renewed by an individual wholly for his/her own purposes unrelated to the individual's trade, business or profession.
- For All Risks section, you must ensure your property or insured interest is covered for the appropriate amount, considering any renovations or improvements. You may insure your property on a market value basis (less wear, tear, and depreciation) or a reinstatement value basis (full cost of repair or replacement without deductions for wear, tear, or depreciation). The sum insured should be regularly monitored and reviewed to represent the full value and avoid underinsurance, as claims will otherwise be settled on an average basis.
- For other sections, coverage is based on the required limit.
- There is an Excess, which is the amount you must bear before we indemnify you.
- Please inform your insurance intermediary or us in writing of any material changes during the policy period so necessary amendments can be endorsed to your policy.
- Premiums are due within sixty (60) days from the inception date of the policy, endorsement, or renewal; failure to comply will result in automatic cancellation, with entitlement to the pro-rated premium for the period covered.
- If other policies cover the same or part of the same loss, damage, or liability, we will only pay our proportionate share.
- In the event of a claim, you must notify us within fourteen (14) days of any loss or damage and submit a written claim with detailed particulars and supporting documents within thirty (30) days after the incident, in accordance with the requirements of each section insured under the policy.

Note: This list is **non-exhaustive**. Please read your policy for the full list of 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 a partial refund of the premium provided you have not made a claim or may be entitled to a refund of the premium based on the short period rates for the unexpired period of insurance subject to the minimum premium to be retained by us.