

Product Disclosure Sheet

Chubb Premises 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 Premises Pollution Liability II Insurance.

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

1. What is Chubb Premises Pollution Liability II Insurance?

This policy is designed to offer protection against loss or damage arising from pollution conditions at insured locations. This includes gradual, as well as sudden accidental pollution incidents.

2. Know Your Coverage

You will receive the following **coverage**:

This policy covers:	This policy excludes:
Loss or damage due to: <ul style="list-style-type: none"> Bodily injury, property damage or remediation costs* for claims from, including but not limited to government agencies for pollution on, at, or emanating from the insured locations (first & third party remediation costs) Bodily injury, property damage or remediation costs* arising from pollution conditions caused during the transportation of wastes or products Legal defence expenses for any claims covered under the policy. *Remediation costs are reasonably expenses incurred to investigate, mitigate or neutralize pollution conditions, and include legal and replacement costs.	<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
The list of coverages and exclusions in this table is non-exhaustive . Please read your policy for the full list of terms and conditions.	
The duration of coverage is 12 months. You need to renew your insurance policy annually.	

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 annual turnover, location of risk, Limit of Liability, 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 self-insured retention amount 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