

Product Disclosure Sheet

Public 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 Public Liability Insurance Policy.

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

1. What is Public Liability Insurance?

This policy covers your legal liability to a third party's bodily injury and property damage occurring in connection with your business operations during the period of insurance and within the policy territory.

2. Know Your Coverage

You will receive the following **coverage**:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • This policy indemnifies you against: <ul style="list-style-type: none"> a) all sums which you shall become legally liable to pay compensation in respect of: <ul style="list-style-type: none"> – personal injury to any person(s); and/or – property damage. b) costs and expenses in the defence or investigation of any claim, suit or proceeding brought against you subject to our written agreement. 	<ul style="list-style-type: none"> • Any liability: <ul style="list-style-type: none"> ○ Where you are entitled to an indemnity under any fund, scheme, policy of insurance or self-insurance pursuant to or required by any legislation relating to workers' compensation; ○ Imposed by any industrial award; ○ Relating to employment practices; • Loss or damage to property belonging, leased, hired by, loan or rented to or in the custody or control by you • War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war • Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power • Liability arising from ownership of any hovercraft or aircraft
<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 12 months. You need to renew your insurance policy annually.</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 annual turnover/contract value, location of risk, Limit of Indemnity, 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 Indemnity taken up.
- There is a deductible/excess 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 Period of Insurance 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