

Product Disclosure Sheet

Workmen’s Compensation 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 Workmen’s Compensation Insurance.

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

1. What is Workmen’s Compensation Insurance?

This policy provides cover for personal injury by accident and/or disease to your workmen, arising out of and in the course of employment during the policy period for which you are liable for.

2. Know Your Coverage

You will receive the following **coverage**:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Compensation that you shall be liable to pay under Workmen Compensation Laws of Malaysia, for injuries by accident or diseases to your workmen arising from their employment with you; and • Your liabilities under Common Law for injuries by accident or diseases to your workmen arising from their employment with you. 	<ul style="list-style-type: none"> • Your liability to employees of contractors • Any employee who is not a “workmen” within the meaning of the Workmen Compensation Laws of Malaysia • Any amount recoverable from any party but for an agreement between you and that party • War, invasion, act of foreign enemy, hostilities, civil war, mutiny, insurrection, rebellion, revolution, military or usurped power • Ionising, radiation or contamination by radioactivity • Any event caused by nuclear weapons material • Death, injury, illness charges or expensed of Your workman attributed directly or indirectly to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations
<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, the exact premium sum will be determined based on various factors, including your Policy Period, estimated annual wages, location of risk 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.
- This policy is subjected to premium warranty, i.e. premium due must be paid and received by the Insurer within sixty (60) days from the inception date of the policy / endorsement / renewal. Failing which, the policy is automatically cancelled and sixty (60) days pro-rated premium shall be payable to the Insurer.
- In the event of any occurrence which may give rise a claim, you have to give written notice to us of such claim as soon as possible after it comes to your knowledge.
- No admission offer promise or payment shall be made by or on behalf of you without our consent.

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