

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your insurance.



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

Date:

1

## What is Employer's Liability Insurance?

This policy covers your legal responsibility to compensate employees for work-related injuries or illnesses caused by accidents or occupational diseases.

2

## Know Your Coverage

You may insure the following interests under Employer's Liability Insurance Policy:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<p>a. Legal liability under Common Law for any injuries or illnesses your employees suffer as a result of their work; and</p> <p>a. Costs and expenses incurred with our written consent</p>	<ul style="list-style-type: none"><li>Any injury or disease sustained outside the Geographical Area</li><li>Liability assumed by agreement</li><li>War, Civil War and any act of Terrorism</li><li>Radioactive and nuclear energy risks</li></ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You should refer to the policy for the full list of exclusions under this policy.</p>

Coverage is provided for a standard period of one year. Your policy must be renewed annually.

If you have any questions or require assistance on your insurance, you can:



Call us at  
1300 13 2121 or  
+603 3007 2121



Visit us at:  
[Employers Liability Insurance](#)  
[Generali Malaysia](#)



Email us at:  
[customer.service.gi@general.com.my](mailto:customer.service.gi@general.com.my)



Scan the QR  
code above

**BNMLINK information for  
complaints / enquiries:**

4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur.  
Tel: 1-300-88-5465  
(Overseas: +603 2174 1717)  
BNMLINK Webpage:  
[bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3 Know Your Obligations

The premium you have to pay may differ based on nature of your business, annual payroll/wage-roll and the underwriting criteria.

<b>You also have to pay the following fees and charges:</b>	
Stamp duty	<b>RM10</b>
Commission (Only applies if the product is sold through an intermediary)	<b>25% of premium</b>
Service Tax	<b>8% of premium</b>

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

### 4 Other Key Terms

- a. You must disclose all material facts truthfully in all documents. Any non-disclosure may render your policy null and void.
- b. **Estimated Annual Earnings:** You must ensure that your employees' total earnings are correctly declared and insured at the appropriate amount.
- c. **Premium Warranty:** The premium must be paid within 60 days from the policy inception date. If payment is not received within this period, the policy will be automatically cancelled. We are entitled to a pro-rated premium for the 60 days during which coverage was provided.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

### ? Can I cancel my policy?

- The policy may be cancelled at any time by providing written notice to us. Any premium refund following cancellation will be at our discretion, subject to a minimum retained premium of RM50 and provided the policy remains claim-free during the coverage period.