

# 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 Public Liability?

This policy protects you against the legal liability to third party as a result of an accident occurring during the period of cover in connection with your business operations at the Situation of Risk and elsewhere in the world in connection with commercial visits by directors or non-manual staff normally resident in and travelling from the country of Situation of Risk.

## 2 Know Your Coverage

You may insure the following interests under a Public Liability Insurance Policy:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<p>This policy indemnifies you all sums which you shall become legally liable to pay compensation in respect of:</p> <ul style="list-style-type: none"><li>(a) accidental bodily injury (including death or disease) to any person and/or</li><li>(b) accidental loss of or damage to property</li><li>(c) legal costs recoverable by any claimant from the Insured</li><li>(d) costs and expenses incurred with the written consent of the Company</li></ul> <p><u>Jurisdiction</u></p> <p>The policy is subject to Malaysia Jurisdiction.</p>	<ul style="list-style-type: none"><li>1) Bodily injury to any member of the Insured's family or household or any employee of the Insured</li><li>2) Loss of or damage to property belonging to or in the charge custody or control of the Insured or any member of the Insured's family or household or any employee of the Insured</li><li>3) Damage to the property worked upon by the Insured</li><li>4) Damages and consequent loss arising out of failure to supply oil, gas, electricity or water</li><li>5) Contractual Liability</li><li>6) Professional services</li><li>7) Products Liability</li><li>8) Aircraft, watercraft and hovercraft</li><li>9) Pure Financial Loss</li><li>10) War</li><li>11) Ionising Radiation and Radioactive Contamination, Nuclear and Electromagnetic Field</li><li>12) Fines, penalties, punitive and exemplary damages</li><li>13) Asbestos</li><li>14) Latex Allergy</li><li>15) Transmissible Spongiform Encephalopathy</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>
The duration of coverage is 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  
1300 13 2121 or  
+603 3007 2121



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



Email us at:  
[customer.service.gi  
@generalicom.my](mailto:customer.service.gi@generalicom.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 charged will depend on a few factors, the main factors being:

- (a) Limit of Liability
- (b) Nature of business

#### You also have to pay the following fees and charges:

Stamp duty	<b>RM10</b>
Commission (Only applies if the product is sold through an intermediary)	<b>15% 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

- You must disclose all material facts truthfully in all documents. Any non-disclosure may render your policy null and void.
- **No Admission of Liability:** You should not admit liability, offer, promise or pay to claimant without our written consent.
- **Premium Warranty:** The premium due must be paid and received by the insurer within 60 days from the inception date of this policy/endorsement/renewal certificate. Failure to pay the premium within this period, the contract is automatically cancelled and Generali Insurance Malaysia Berhad is entitled to the pro rata premium on the period you have been on risk.

**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?

- Yes. You may cancel your policy by giving us a written notice to us. You are entitled to a refund premium for the unused period subject to a minimum premium for the policy. No refund premium is allowed if there is a claim under the policy.