Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Civil Engineering Completed Risks insurance.

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

Date: dd.mm.yyyy

1 What is Civil Engineering Completed Risks insurance?

This Civil Engineering Completed Risks insurance policy provides cover for loss or damage to your completed civil engineering properties or structures.

2 Know Your Coverage

As an illustration, for RM500.00 (annually), you will receive the following coverage:

<table>
<tr><th>This policy covers:</th><th>This policy excludes:</th></tr>
<tr><td>Loss or damage to your completed civil engineering properties or structures arising from the following perils:
fire, lightning, explosion, impact by land borne or water borne vehicles;
impact of aircraft and other aerial devices or articles;
earthquake, volcanism, tsunami;
storm;
flood, inundation, wave action, or water;
subsidence, landslide, or rockslide;
frost, avalanche, or ice;
vandalism;</td><td>Loss or damage caused by or arising from the following:
Your wilful act or wilful negligence;
War, civil war, invasion, act of foreign enemy, mutiny, riot, strike, or civil commotion;
Nuclear reaction, nuclear radiation or radioactive contamination;
Your failure to maintain the insured items in a thorough state of repair;
Consequential loss or damage of any kind or description.</td></tr>
<tr><td colspan="2">Duration of cover is for one year. You need to renew your insurance policy annually.</td></tr>
<tr><td colspan="2">This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.</td></tr>
</table>

If you have any questions or require assistance on your Civil Engineering Completed Risks Insurance, you can:

Call us at 1 300 22 5542	Visit us at allianz.com.my/civil-engineering-completed-risks-insurance	Email us at customer.service@allianz.com.my	Scan the QR code above

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3 Know Your Obligations

The total premium that you have to pay may vary depending on the coverage and Allianz's underwriting requirements.

For illustration purposes, for a sum insured of RM500,000.00, with the premium rate of 0.10%, you must pay a premium of:

Standard Cover	Sum Insured x premium rate = Premium RM500,000 x 0.10% = RM500.00
Total premium that you have to pay is	RM500.00 (annually)
Where this is inclusive of:	
Commissions paid to the insurance intermediary (if any)	15% of gross premium or RM75.00
You also have to pay the following fees and charges:	
Stamp duty	RM10.00
Service Tax	8% of premium or RM40.00
Note: *The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.*	

4 Important Information You Should Know

- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
  - If applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter you could be reasonably expected to know to be relevant.
  - If applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
  - Otherwise, it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
  - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- You must ensure that the completed civil engineering properties or structures are insured based on the cost of replacement-by-new items of the same kind and capacity, taking into account other related costs e.g. freight, customs duties, or the reconstruction cost of each property or structure to be insured.
- If the sum insured is less than the amount required to be insured, we will pay only in such proportion as the sum insured bears to the amount required to be insured. Every item insured if more than one shall be subject to this condition separately.
- Contribution condition – If at the time any claim arises under the Policy there is any other insurance covering the same loss, damage or liability, we shall not be liable to pay or contribute more than our rateable proportion of any claim for such loss, damage or liability.
- Premium Warranty – The premium due must be paid and received by Allianz within sixty (60) days from policy inception. Failing which, the policy is automatically cancelled and Allianz shall be entitled to the sixty (60) days pro-rated premium for the period Allianz provided cover.

Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium less premium calculated based on our short period rates for the period the policy was in force, subject to the minimum premium to be retained by us.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my)

The information provided in this disclosure sheet is valid as at 01/01/2026.