

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Allianz Cyber Premium Protect Insurance.

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

Date: dd.mm.yyyy

1 What is Allianz Cyber Premium Protect Insurance?

The Allianz Cyber Premium Protect Insurance protects your business from internet-based risks, risks relating to information technology infrastructure, privacy and confidentiality of information, and activities related thereto.

2 Know Your Coverage

As an illustration, for RM45,000 annually, you will receive the following **coverage**:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Third Party Liability – damages and defence costs under the following coverage: <ul style="list-style-type: none"> ○ Privacy and confidentiality breach cover ○ Network security cover ○ Media liability cover (e.g. publication or broadcasting of digital media content that is defamatory) ○ Regulatory costs and fines cover ○ Internal Investigation cover ○ Consumer redress fund cover ○ Payment Card Industry Data Security Standards (PCIDSS) cover • Business Interruption Loss – due to total or partial unavailability of your computer system resulting from a cyber attack • Crisis management costs comprising: <ul style="list-style-type: none"> ○ Forensic costs ○ Data breach response costs ○ Loss adjustor costs ○ Reputational advice costs • First Party Loss: <ul style="list-style-type: none"> ○ Hacker theft cover (for loss of funds you wrongfully paid out due to a cyber attack) ○ Cyber extortion cover (for cyber extortion loss incurred due to a cyber extortion threat) <p>This policy is also extended to include the following coverage:</p> <ul style="list-style-type: none"> • Voluntary notification costs • Business interruption due to human error or technical failure • Business interruption due to legal or regulatory requirement • Mitigation costs for claims • Mitigation costs and restoration costs for business interruption • Betterment following an insured event • Emergency Costs 	<p>Any loss arising out of, based upon or attributable to:</p> <ul style="list-style-type: none"> • Dishonest or improper conduct • Bodily injury and property damage • Contractual liability • Prior claims and circumstances • Trade secrets and intellectual property • War, looting and governmental acts • Trading – losses or liabilities connected with the purchase or sale or other dealings in securities, commodities, derivatives, foreign or deferral funds, currencies, foreign exchange and the like • Pollution • Natural perils • Licensing fees • Securities claims • Company versus insured claims – any claim brought by or on behalf of or at the instigation of your company (i.e the policyholder and its subsidiaries) • Inadequate description and financial communications – applicable to Media Liability cover only <p>• The exclusions below are applicable only to Business Interruption Loss, Restoration Costs and Business Interruption due to Legal or Regulatory Requirement</p> <ul style="list-style-type: none"> ○ Network interruption (of services provided by a service provider) ○ Scheduled interruption (of your computer system) ○ Unexpected Demand – your failure to anticipate or plan for operational demand for your computer system except where the demand is the result of a cyberattack

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.

Duration of cover is for one year. You need to renew your policy annually.

If you have any questions or require assistance on our Allianz Cyber Premium Protect Insurance, you can:



Call us at
1 300 22 5542



Visit us at
<https://www.allianz.com.my/CPI>



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

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

For illustration purposes, assuming you are a credit rating agency with an annual sales turnover of RM25,000,000, for a limit of indemnity of RM3,000,000 for any one occurrence and in the aggregate, the premium payable is as follows:

Base premium	RM45,000.00
Which is inclusive of:	
Commission	15% of premium or RM6,750.00
You also have to pay the following fees and charges:	
Services Tax	8% of premium or RM3,600.00
Stamp Duty	RM10.00

* 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 for non-consumer insurance contracts (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If you are applying for insurance related to your trade, business or profession, you must disclose any matter that you know to be relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter a reasonable person in the circumstances could be expected to know to be relevant.
 - 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 provide Allianz with your complete, signed and dated application form for our evaluation.
- You must ensure that your limit of liability is adequate to cover your risk exposure.
- You must declare the correct underwriting information and your claims experience.
- Premium warranty – 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 60 days pro-rated premium for the period Allianz provided cover.

? Can I cancel my policy?

This policy may be cancelled by mutual agreement between you and Allianz.

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).