

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Fire Consequential Loss insurance.

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

1 What is Fire Consequential Loss Insurance?

Fire Consequential Loss insurance covers loss of profits, revenue, rental, standing charges, wages or salaries on payroll basis and increase in cost of working due to business interruption as a result of fire and/or other extended perils.

2 Know Your Coverage

As an illustration, for RM840.00 annually, you will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> Any of the following (at your selection): Loss of Gross Profit (Difference Basis or Additional Basis cover) Loss of Gross Revenue Loss of Gross Rental Standing Charges only Wages (Dual Basis or 100% or Pro-rata) Wages and Salaries on Payroll Basis Increased Cost of Working only 	<ul style="list-style-type: none"> Loss by extraordinary events occurring during the interruption Loss by restrictions imposed by authorities on the reconstruction or operation of the business Loss due to lack of capital for restoration or replacement of property damaged or lost. Subterranean Fire War, civil war and any act of terrorism Radioactivity and nuclear energy risks
By paying an additional premium, you can expand the coverage to include the following: <ul style="list-style-type: none"> Prevention of access Public utilities Suppliers' premises Customers' premises Accountants' Fees. } within Malaysia, Singapore or Brunei	
The duration of coverage is one year. You need to renew your policy annually.	
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.	

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



Call us at
1 300 22 5542



Visit us at

www.allianz.com.my/fireconloss-ins



Email us at

customer.service@allianz.com.my



Scan the QR
code above

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Know Your Obligations

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

For illustration purposes, assuming the construction of wall is fully brick walls and/or 2-hours fire resistant, the roof is constructed of non-combustible material, the occupation code is office and sum insured is RM1,000,000.00, you must pay a premium of:

Standard Cover	RM840.00
Additional Cover – Prevention of Access	RM 140.00
Total premium that you have to pay is	RM 980.00 (annually)
Where this is inclusive of:	
Commission paid to the insurance intermediaries (If any)	15% of premium or RM147.00
You also have to pay the following fees and charges:	
Stamp Duty	RM10.00
Services Tax	8% of premium or RM78.40
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.	

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Important Information You Should Know

- Pre-Contractual Duty of Disclosure (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 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.
- Your sum insured may be an estimate taking into consideration your Gross Profit / Gross Revenue / Gross Rental based on your previous statement of account plus projected profit for the current year, if any. If the actual amount earned is less than the estimated sum insured, a pro-rata refund of premium not exceeding fifty per cent (50%) of the provisional premium paid will be made in respect of the difference.
- This policy shall cease if the insured company is wound-up or where its business is carried on by a liquidator or receiver or if it ceases operations permanently.
- You can only purchase this policy if you also have a fire policy covering the same business with us.
- 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 Allianz. Upon cancellation, you are entitled to a refund of the premium less the premium calculated based on our short period rates for the period the policy was in force.

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.