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 Machinery Breakdown Loss of Profits (MBLOP) insurance.

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

Date: dd.mm.yyyy

1 What is Machinery Breakdown Loss of Profits (MBLOP) insurance?

This Machinery Breakdown Loss of Profits insurance policy is designed to provide coverage for financial loss resulting from a machinery breakdown and must be issued concurrently with the Machinery Breakdown Insurance policy, subject to the terms and conditions of the policy.

2 Know Your Coverage

As an illustration, for RM750.00 (annually), you will receive the following coverage:

This policy **covers**:	This policy **excludes**:
Loss of profits sustained as a result of a business interruption or interference caused by the machinery breakdown under the Machinery Breakdown insurance policy.	Loss or damage caused by or arising from the following : • Loss or damage due to fire and allied perils; • Loss or damage for which a contractor, supplier or repairer is responsible either by law or contract; • Any restrictions or reconstruction or operation imposed by any public authority; and • Loss of or damage to machinery or mechanical installations which are not listed in the list of machinery and plant insured.
Duration of cover is for one year. You need to renew your insurance 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 Machinery Breakdown Loss of Profits (MBLOP) Insurance, you can:

Call us at	Visit us at	Email us at	Scan the QR
1 300 22 5542	allianz.com.my/machinery-breakdown-loss-of-profit-insurance	customer.service@allianz.com.my	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, for financial loss resulting from a machinery breakdown with the premium rate of 0.15%, you must pay a premium of:

Standard Cover	Sum Insured x premium rate = Premium RM500,000.00 x 0.15% = RM750.00
Total premium that you have to pay is	RM750.00 (annually)
Where this is inclusive of:	
Commissions paid to the insurance intermediary (if any)	15% of gross premium or RM112.50
You also have to pay the following fees and charges:	
Stamp duty	RM10.00
Service Tax	8% of premium or RM60.00

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.
- The cover provided under this policy is limited to loss of gross profit due to reduction in turnover and increase in cost of working the amount payable as indemnity.
- You are obliged to keep complete records i.e. inventories, production and balance sheets, for the three (3) preceding years shall be held in safe keeping.
- 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 its rateable proportion of any claim for such loss, damage or liability.
- This policy must be issued concurrently with the Machinery Breakdown Insurance Policy.
- 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.