

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Miscellaneous (Misc) Combo insurance.

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

1

What is Miscellaneous (Misc) Combo Insurance?

Miscellaneous (Misc) Combo Insurance covers loss or damage to property you insure under benefits such as Burglary, Money, Glass, Fidelity Guarantee, and Machinery and Equipment, and legal liability you may have in respect of third parties under the Public Liability benefit. There is no fire coverage in this product.

2

Know Your Coverage

As an illustration, for RM2,358.49 annually you will receive the following **coverage under Plan 1:**

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Section 1 – Burglary <ul style="list-style-type: none"> ○ Loss or damage to property insured due to theft or robbery • Section 2 – Money <ul style="list-style-type: none"> ○ Loss or damage to money (e.g. cash or cheques etc.) in the circumstances described in the policy schedule • Section 3 – Glass <ul style="list-style-type: none"> ○ Loss or damage to glass • Section 4 – Fidelity Guarantee <ul style="list-style-type: none"> ○ Direct pecuniary loss you sustain as an employer due to any act of fraud or dishonesty of your employee • Section 5 – Machinery and Equipment • Loss or damage to property insured due to theft or external accidental damage • Section 6 – Public Liability <ul style="list-style-type: none"> ○ Sums you are legally liable to pay as damages for (i) bodily injury to a third party, or (ii) damage to a third party's property, due to accident or caused as described in the policy <p>The limit/sum insured for Section 1 to 5 is on a floating basis (which means that the sum insured is shared) and in the aggregate.</p>	<p>Loss or damage due to or arising from the following:</p> <ul style="list-style-type: none"> • War, invasion, civil war and any act of terrorism • Radioactive and nuclear energy risks • Date recognition • Property damage to data or software
<p>The duration of coverage is one year. You need to renew your policy annually.</p>	
<p>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.</p>	

If you have any questions or require assistance on your Miscellaneous (Misc) Combo insurance, you can:



Call us at
1 300 22 5542



Visit us at
www.allianz.com.my/misccombo-ins



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



Scan the QR
code above

3 Know Your Obligations

For this insurance, you must pay a premium of:	
Total premium that you have to pay is	RM2,358.49
Where this is inclusive of:	
Commission paid to the insurance intermediaries (If any)	25% of premium or RM589.62
You also have to pay the following fees and charges:	
Stamp Duty	RM10.00
Service Tax	8% of premium or RM188.68
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 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 a reasonable person in the circumstances could be expected to know to be relevant.
 - If you are 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 take all reasonable precaution to ensure the safety of the property insured.
- You must inform your insurance intermediary or us in writing on any material changes during the policy period so that the necessary amendments can be endorsed to your 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?

Yes. You may cancel your policy by giving Allianz fourteen (14) days' written notice. 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 which 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.