

## PRODUCT DISCLOSURE SHEET

**Dear Customer,**

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

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

### 1 What is Public Liability Insurance?

Public Liability Insurance covers your legal liability to a third party as a result of an accident happening during the period of cover in connection with your business operations and occurring within the territorial scope.

### 2 Know Your Coverage

**As an illustration**, for RM200 annually, you will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ul style="list-style-type: none"> <li>• All sums which you become legally liable to pay compensation for in respect of:               <ul style="list-style-type: none"> <li>○ bodily injury to or illness of any person; and/or</li> <li>○ loss of or damage to a third party's property;</li> </ul>               occurring as a result of an accident and happening or caused in connection with your business operations as described in the policy schedule.             </li> <li>• All cost and expenses of litigation:               <ul style="list-style-type: none"> <li>○ recovered by any claimant against you;</li> <li>○ incurred with our written consent.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Liability assumed by agreement</li> <li>• Liability to pay compensation under legislation relating to occupational injury or illness</li> <li>• Liability in respect of loss or damage to your own property or property under your custody, care and control</li> <li>• Liability caused by vibration</li> <li>• Liability arising from fire, earthquake, explosion, flood, fumes, or water pollution</li> <li>• Pure financial loss arising out of discharge, dispersal, release or escape of pollutants</li> <li>• Fines, penalties, punitive and exemplary damages</li> <li>• War, civil war, strike, riot or civil commotion</li> <li>• Any act of terrorism</li> <li>• Radioactivity and nuclear energy risks</li> <li>• Claims arising from asbestos</li> </ul>
<p>The duration of coverage is one year (except for project related risks). 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 Public Liability insurance, you can:**



Call us at  
1 300 22 5542



Visit us at  
[www.allianz.com.my/publicliab-ins](http://www.allianz.com.my/publicliab-ins)



Email us at  
[customer.service@allianz.com.my](mailto: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, the indemnity limit and extensions to the basic cover.

For illustration purposes, assuming the occupation code is office and sum insured is RM1,000,000.00, you must pay a premium of:

Total premium that you have to pay is	RM 200.00 (annually)
<b>Where this is inclusive of:</b>	
Commission paid to the insurance intermediaries (if any)	25% of premium or RM50.00

<b>You also have to pay the following fees and charges:</b>	
Stamp Duty	RM10.00
Services Tax	8% of premium or RM16.00
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 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 should not admit, offer, promise or pay any claimant without Allianz's prior written consent.
- 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. To note that this does not apply where the policy covers project risks which are for less than a year.

## Can I cancel my policy?

Yes. 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 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](http://www.pidm.gov.my)).

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