BERJAYA SOMPO INSURANCE

PUBLIC LIABILITY INSURANCE

Product Disclosure Sheet

(Please read this Product Disclosure Sheet before you decide to take up this insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

This policy indemnifies you against your legal liability to third parties in connection with your business.

2. What are the covers/benefits provided?

This policy covers your legal liability to pay compensation in respect of: -

a) Bodily injury including death or illness to third parties
b) Loss or damage to third party's property as a result of accident and happening in connection with your business.

In addition, this policy also cover litigation costs and expenses incurred with the written consent of the Company.

3. What is the Period of Cover and Renewal Option?

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

4. How much premium do I have to pay?

The premium you have to pay may vary depending on the Limit of liability, nature of your business, claims experience etc.

Limit of liability any one accident	:	RM	_____	
Rate applicable	:		_____	%
The estimated total premium that you have to pay is	:	RM	_____	

5. What are the fees and charges I have to pay?

What you have to pay in addition to the premium	Amount
Service Tax	6% of premium
Stamp Duty	RM 10.00

What is included in the premium	Amount
Commission paid to the insurance intermediaries (if any)	Up to 25% of premium

6. What are some of the key terms and conditions that I should be aware of?

a) **Duty Of Disclosure**

Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

b) **Premium Warranty** - Premium must be paid within (sixty) 60 days from the inception date of the cover, otherwise the cover will automatically be cancelled. Please take note that you are still responsible to pay the proportion of the premium for the (sixty) 60 days.

c) **Premium Payment** - Payment can be made by Cash, Credit Card or GIRO to Berjaya Sompo Insurance Berhad. Insist on a receipt for the premium paid as proof of payment for future reference.

d) **Policy Renewal** - Depending on the circumstances of the loss or claims made during the term of policy, we may review the policy terms and conditions upon renewal or decline renewal.

e) **Claims** - Upon the happening of an accident which gives rise to a claim, you shall notify us immediately.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

7. What are the major exclusions under this policy?

This policy does not cover any liability arising out of: -

- war, terrorism and nuclear risks;
- Asbestosis, fumes, pollution and contamination;
- Fines, penalties, punitive damages awarded by a court of law.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

8. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to Berjaya Sompo Insurance Berhad. Upon cancellation, any refund premium would be based on the conditions as stated in the policy contract.

9. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any changes in your contact and personal details to ensure that all correspondence reach you in a timely manner. You may inform our branch office or customer service of the Company.

10. Where can I get further information?

Should you require additional information about Public Liability Insurance, please refer to the InsuranceInfo booklet on 'Liability Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us during operating hours from 8.30 am to 5.00 pm (Monday – Friday) at:

Customer Service Centre
Berjaya Sompo Insurance Berhad (62605-U)
Level 36, Menara Bangkok Bank
105, Jalan Ampang
50450 Kuala Lumpur
Tel. : 603-2170 7300
Fax : 603-2170 4800
Toll Free : 1-800-889-933 (Within Malaysia)
E-mail : info@bsompo.com.my
Website : www.berjayasompo.com.my

BERJAYA SOMPO INSURANCE

IMPORTANT NOTE:
YOU MUST ENSURE THAT YOUR SUM INSURED IS COVERED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/BROKER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.
Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
The information provided in this disclosure sheet is valid as at 01 Sep 2018.