Level 12, West Wing, The Icon, No. 1, Jalan 1/68F, Jalan Tun Razak, 55000 Kuala Lumpur.
Customer Relationship Centre: 1300 220 007, WhatsApp: 012-6031978, Email: rhbi.general@rhbgroup.com, Website: insurance.rhbgroup.com

PRODUCT DISCLOSURE SHEET (PDS): PUBLIC LIABILILTY INSURANCE

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

1. What is this product about?

This Policy provides indemnity to you, up to the limit of liability, against all sums which you may become legally liable to third party due to accidents arising from the course of business occurring within territorial limits.

2. What are the covers/benefits provided?

This policy covers:

- All sums which you will become legally liable to pay for compensation in respect of:
  - Accidental bodily injury
  - Accidental property damage
- All costs and expenses of litigation
  - Recovered by ant claimant against you
  - Incurred with our written consent

***Note**: This is non-exhaustive. Please refer to policy documents for full details.*

Duration of cover is one (1) year. You need to renew your insurance cover annually

3. How much premium do I have to pay?

The premium that you have to pay may vary depending on our underwriting requirements, risk exposure and limit of liability requested.

Sum Insured: RM_____
Rate Applicable: _____%
The estimated premium that you have to pay is RM_____.

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

Service Tax	: 8%
Stamp Duty	: RM 10.00
Commissions paid to the insurance intermediaries (if any)	: 25% of premium

5. Can I cancel my policy?

You may cancel your policy at any time by giving fourteen (14) days' written notice to the insurance company. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short term premium or minimum premium. No refund premium is allowed if there is a claim under the policy.

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

A. Importance of Disclosure (Statement Pursuant to Schedule 9 of the Financial Services Act 2013)

- 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.

B. To Exercise Reasonable Care

You must exercise reasonable care and safety precautions to prevent accidents

C. Excess

Excess being the amount You have to bear before We indemnify you

D. Premium Warranty

This insurance is subjected to 60 days Premium Warranty, i.e. premium due must be paid and received by insurer within sixty (60) days from inception. Failing which, policy is automatically cancelled and 60 days' pro rate premium shall be entitled to insurer.

E. Importance of Keeping the Receipt

You are strongly advised to keep the receipt after payment has been made for future reference.

***Note*:** *This list is non-exhaustive. Please refer to policy documents for details.*

7. What are the major exclusions under this policy?

This policy does not cover:

- Employees of the Insured
- Loss or damage to property of the Insured or under the custody of the Insured
- Loss or damage due to bursting of the boilers, economisers vessels, apparatus of any kind
- Loss or damage caused by vibration or by the removal or weakening of support
- Environmental pollution, contamination, seepage
- Loss or damage arising in the course of or as a result of remedial or other advice or treatment given
- Contractual liability
- Losses arising from vehicles licensed for road use
- Products liability and professional indemnity
- Liability occasioned by war, civil commotion, martial law, any act terrorism
- Radioactive and nuclear

Note: *This list is non-exhaustive. Please refer to policy documents for full details.*

8. 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 details to ensure all correspondence reaches you in a timely manner.

9. Where can I get further information?

Should you require additional information about Public Liability Insurance, please refer to our Customer Relationship Centre or visit our website at insurance.rhbgroup.com.

If you have any enquiries, please contact us at:
RHB INSURANCE CUSTOMER RELATIONSHIP CENTRE.
Level 1, Tower Three, RHB Centre, Jalan Tun Razak,
50400 Kuala Lumpur
Tel: 1300 22 0007/ Fax: 603-21637277
E-mail: rhbi.general@rhbgroup.com WhatsApp: 012-603 1978

IMPORTANT NOTE:
You must ensure that your amount insured is adequate. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.

Member of PIDM
The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact RHB Insurance Berhad or PIDM (visit www.pidm.gov.my).

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HELAIAN PENDEDAHAN PRODUK (PDS): PUBLIC LIABILILTY INSURANCE

Helaian Pendedahan Produk (PDS) menyediakan beberapa maklumat penting yang perlu anda pertimbangkan sebelum anda memutuskan untuk menggunakan produk ini. Pastikan anda juga membaca terma-terma dan syarat-syarat am polisi ini.

1. Apakah produk ini?

Polisi ini memberikan indemniti (ganti rugi) kepada anda, sehingga had liabiliti, terhadap semua jumlah yang mungkin menjadi liabiliti anda di sisi undang-undang kepada pihak ketiga akibat kemalangan yang berpunca daripada operasi perniagaan yang berlaku dalam had wilayah.

2. Apakah perlindungan/manfaat yang disediakan? provided?

Polisi ini melindungi:

- Semua jumlah yang menjadi liabiliti anda di sisi undang-undang untuk membayar bagi pampasan berkenaan dengan
  - Kecederaan anggota badan akibat kemalangan
  - Kerosakan harta akibat kemalangan
- Semua kos dan perbelanjaan litigasi yang
  - Diperolehi semula oleh mana-mana pihak menuntut terhadap anda
  - Tertanggung dengan persetujuan bertulis kami

Nota: *Ini tidak menyeluruh. Sila rujuk kepada dokumen polisi untuk butiran penuh.*

Tempoh perlindungan adalah selama satu (1) tahun dan anda dikehendaki membaharui polisi

3. Berapakah premium yang perlu saya bayar?

Premium yang anda perlu bayar mungkin berbeza berdasarkan keperluan pengunderaitan kami, pendedahan risiko dan had liabiliti.

Jumlah Diinsuranskan: RM_____
Kadar Berkenaan: _____%
Anggaran premium yang perlu anda bayar RM_____.

4. Apakah yuran dan bayaran yang perlu saya bayar?

Cukai Jualan dana Perkhidmatan	: 8%
Duti Setem	: RM 10.00
Komisen yang dibayar kepada pengantara insurans (jika ada)	: 25% of premium

5. Bolehkah saya membatalkan polisi ini?

Anda boleh membatalkan polisi anda pada bila-bila masa dengan memberikan notis bertulis empat belas (14) hari kepada syarikat insurans. Selepas pembatalan, anda berhak mendapat bayaran balik premium yang diselaraskan berdasarkan kami mengekalkan premium jangka pendek biasa atau premium minimum. Tiada bayaran balik premium dibenarkan jika terdapat tuntutan di bawah polisi.

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

A. <u>Kepentingan Pendedahan (Penyata Menurut Jadual 9 Akta Perkhidmatan Kewangan 2013)</u>

- Menurut Perenggan 5 Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon Insurans ini sepenuhnya untuk tujuan yang tidak berkaitan dengan perdagangan, perniagaan atau profesion anda, anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak membuat salah nyata dalam menjawab soalan dalam Borang Cadangan (atau apabila anda memohon insurans ini). Anda mesti menjawab soalan dengan lengkap dan tepat.
- Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan boleh menyebabkan kontrak insurans anda dielakkan, penolakan atau pengurangan tuntutan anda, perubahan terma atau penamatan kontrak insurans anda.
- Kewajipan pendedahan di atas akan berterusan sehingga masa kontrak insurans anda dimeterai, diubah atau diperbaharui dengan kami.
- Selain menjawab soalan dalam Borang Cadangan (atau apabila anda memohon insurans ini), anda dikehendaki mendedahkan sebarang perkara lain yang anda tahu berkaitan dengan keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang akan digunakan.
- Anda juga mempunyai kewajipan untuk memberitahu kami dengan segera jika pada bila-bila masa selepas kontrak insurans anda telah dimeterai, diubah atau diperbaharui dengan kami mana-mana maklumat yang diberikan dalam Borang Cadangan (atau semasa anda memohon insurans ini) adalah tidak tepat atau telah berubah.

B. <u>Menjalankan Penjagaan yang Munasabah</u>

Anda mesti menjalankan penjagaan yang munasabah dan langkah berjaga-jaga keselamatan untuk mengelakkan kemalangan

C. <u>Lebihan</u>

Lebihan adalah jumlah yang perlu anda tanggung sebelum Kami menanggung rugi anda

D. <u>Waranti Premium</u>

Insurans ini tertakluk kepada 60 hari Waranti Premium, iaitu premium yang perlu dibayar mesti dibayar dan diterima oleh syarikat insurans dalam tempoh enam puluh (60) hari dari tarikh permulaan polisi/endorsan/sijil pembaharuan ini. Jika gagal, polisi akan dibatalkan secara automatik dan premium kadar pro rata 60 hari berhak kepada penanggung insurans.

E. Kepentingan Menyimpan Resit

Anda dinasihatkan untuk menyimpan resit selepas pembayaran dibuat untuk rujukan masa hadapan.

Nota: *Senarai ini tidak lengkap. Sila rujuk kepada dokumen polisi untuk butiran.*

7. Apakah pengecualian utama di bawah polisi ini?

Polisi ini tidak meliputi:

- Pekerja Pihak Diinsuranskan
- Kehilangan atau kerosakan harta benda Pihak Diinsuranskan atau di bawah jagaan Pihak Diinsuranskan
- Kehilangan atau kerosakan akibat dandang pecah, vesel ekonomi, apa-apa jenis radas
- Kehilangan atau kerosakan yang disebabkan oleh getaran atau oleh penyingkiran atau kelemahan sokongan
- Pencemaran alam sekitar, pencemaran, resapan
- Kerugian atau kerosakan yang timbul semasa atau akibat daripada nasihat atau rawatan lain yang diberikan
- Liabiliti kontrak
- Kerugian yang timbul daripada kenderaan yang dilesenkan untuk kegunaan jalan raya
- Liabiliti produk dan indemniti profesional
- Liabiliti yang disebabkan oleh peperangan, kekecohan awam, undang-undang tentera, sebarang tindakan keganasan
- Radioaktif dan nuklear

Nota: *Senarai ini tidak lengkap. Sila rujuk kepada dokumen polisi untuk butiran penuh.*

8. Apakah yang perlu saya lakukan jika terdapat perubahan pada butiran hubungan/peribadi saya?

Adalah penting untuk anda memaklumkan kami tentang sebarang perubahan dalam butiran hubungan anda untuk memastikan semua surat-menyurat sampai kepada anda tepat pada masanya.

9. Di mana saya boleh dapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat tambahan tentang Insurans Semua Risiko, sila rujuk Pusat Perhubungan Pelanggan kami atau layari laman web kami di insurance.rhbgroup.com.

Jika anda mempunyai sebarang pertanyaan, sila hubungi kami di:
RHB INSURANCE CUSTOMER RELATIONSHIP CENTRE.
Level 1, Tower Three, RHB Centre, Jalan Tun Razak,
50400 Kuala Lumpur
Tel: 1300 22 0007/ Fax: 603-21637277
E-mail: rhbi.general@rhbgroup.com WhatsApp: 012-603 1978

NOTA PENTING:
Anda hendaklah memastikan harta anda dilindungi dengan nilai yang berpatutan. Anda harus baca dan memahami kandungan polisi insurans dan berbincang dengan ejen anda atau hubungi kami untuk maklumat lanjut.

Ahli PIDM
Manfaat-manfaat yang dibayar di bawah sijil/polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Risalah TIPS PIDM atau hubungi RHB Insurance Berhad atau PIDM (layari www.pidm.gov.my).