

**PRODUCT DISCLOSURE SHEET
EMPLOYER'S LIABILITY**

(Please read this Product Disclosure Sheet before you decide to take out a Employer's Liability Insurance Policy. Be sure to also read the general terms and conditions stated in the policy).

1. What is this product about?

This policy covers you as an employer against liability at law for damages if any of your employees shall sustain bodily injury by accident or disease caused during the period of insurance and arising out of and in the course of their employment with you in the business within the Territorial Limit specified.

As an employer, you could be held liable due to:

- personal negligence
- failure to provide a safe place and a safe system of work
- failure to exercise reasonable care in recruitment of competent staff
- failure to provide proper machinery and maintain them in good working order

2. What are the covers / benefits provided?

This policy indemnifies you against liability at law to pay compensation to your employees in respect of :

- accidental bodily injury or disease arising out of or in the course of employment.
- all costs and expenses incurred with the written consent of the company

Duration of cover is One year. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the Estimated Annual payroll declared, the Common Law Limit required and the underwriting requirements of the company.

- Common Law Limit : RM _____
- Estimated Annual Payroll : RM _____
- Rate Applicable : _____ % on Estimated Annual Payroll

The estimated total premium that you have to pay is: RM _____

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

The fees and charges that you will have to pay are:

Type	Amount
Service tax	5% of the premium (if applicable)
Stamp duty	RM10.00
Commission paid to the insurance agent (if any)	25% of the premium

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

Some of the key terms and conditions that you should be aware of are:

- **Duty of disclosure** - you must give all the facts in your application form fully and faithfully otherwise your policy may be void.
- **Change in Risk** - you must inform the company or your agent in writing on any material changes during the policy period so that the necessary amendments are endorsed into your policy.
- **Duty of Assured** - you shall take reasonable precautions to prevent accidents and diseases and shall comply with all statutory obligations.
- You must maintain proper records of each employee and declare to the company their wages and salaries truthfully, otherwise in the event of a claim, the average condition in the policy shall apply.
- You shall not incur any expense or make any payment, settlement, arrangement or admission of liability in respect of any claim under this policy without the written authority/confirmation of the company.

6. What are the major exclusions under this policy?

This policy does not cover :

- your liability to employees of Contractors
- any injury by accident or disease sustained outside the Territorial Limit
- any injury by accident or disease attributable to war, nuclear weapons material, ionizing, radiations or contamination by radioactivity from any nuclear fuel
- any liability of whatsoever nature attributable directly or indirectly to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof.

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

7. Can I cancel my policy and how do I cancel it?

You may cancel your policy at anytime by giving written notice to our company in which case we shall retain the customary short period rate for the time the policy has been in force. Upon cancellation, you are entitled to a refund premium subject to the minimum premium to be retained by the company. No refund of premium will be allowed if there is a claim under the policy..

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about our Employer's Liability insurance or any other types of insurance products, you may contact us directly or any of our branches or your insurance agent at your convenience. Alternatively, you may visit our website at www.kurnia.com

If you have any enquiries, please contact us at:

Kurnia Insurans (Malaysia) Berhad

No. 9, Jalan PJS 8/9

46150 Petaling Jaya

Toll Free: 1-800-886-333

Fax : 03-7875 9933

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.