

PRODUCT DISCLOSURE SHEET PUBLIC LIABILITY

(Please read this Product Disclosure Sheet before you decide to take out a Public 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 your legal liability to third party as a result of an accident caused by or through your own negligence or your employees in the course of your business operations within the Territorial Limit specified and occurring during the period of insurance.

2. What are the covers / benefits provided?

This policy indemnifies you against all sums which you shall become legally liable to pay compensation in respect of:

- accidental bodily injury to any person, and/or
- accidental loss or accidental damage to property

In addition, all litigation costs and expenses for defence incurred

- with the written consent of the company, or
- recovered by any claimant against you

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 Limit of Liability insured, the risk exposure in relation to your business operations, the extensions to the basic cover required and the underwriting requirements of the company.

- Limit of Liability any one accident : RM _____
- Rate Applicable on Limit : _____ % on Limit
- Loading for extensions of cover required : RM _____

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

4. What are 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 exercise reasonable care that only competent employees are employed, take all reasonable precautions to prevent accidents and comply with all statutory regulations and maintain all premises, furnishings, fittings, appliances and plant in sound condition.
- 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 :

- a) Loss of or damage to
 - your own property or property under your custody, care or control
 - that part of any property upon which you are operating on
 - property caused by fire or explosion
- b) Liability assumed by agreement
- c) Liability for bodily injury to any person under a contract of service, employment or apprenticeship with you
- d) Liability for injury, loss or damage caused by your sub-contractors or persons engaged by such sub-contractors.
- e) Liability arising from war, ionizing, radiations, nuclear weapons material
- f) Fines, penalties, punitive and exemplary damages

(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 Public 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.

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