



### IMPORTANT NOTE

Please read this Product Disclosure Sheet before you decide to take out a **Comprehensive General Liability Insurance Policy**. Be sure to also read the general terms and conditions stated in the policy.

#### 1. What is this product about?

This insurance will indemnify you against liability claims for bodily injury and property damage that you cause to third parties arising out of your negligence in connection with the project you have undertaken.

#### 2. What are the covers / benefits provided?

This policy covers a claim for damages in form of bodily injury and property damage caused to third party due to your negligence arising out of the project.

We have the right to defend any suit against you seeking damages for bodily injury or property damage, even if any of the allegations of suits are groundless, false or fraudulent, and to make such investigation and settlement of any claim or suit as it deems expedient, however, we shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the liability has been exhausted by payment of judgments or settlements.

Duration of cover is for 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 Contract Value, the scope of work of the project to be executed, the risk exposure and the extensions to basic cover required.

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

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

- Service Tax is chargeable on the premium at the prevailing rate, where applicable
- Stamp Duty of RM10.00
- Agent's Commission (if any) which is 15% of the premium

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

• **Duty of disclosure**

You must give all the facts in your application form fully and faithfully otherwise your policy may be void.

• **Duty of Assured**

You shall take all reasonable precautions and comply with all reasonable recommendations to prevent loss, damage or liability and comply with statutory requirements and manufacturer's recommendations.

• **No Admission of Liability**

You should not admit to liability, offer, promise or pay the claimant without our written consent.

• **Change in Risk**

You must inform us or your agent in writing on any material changes during the policy period so that the necessary amendments are endorsed into your policy.

• **Sum Insured**

You must ensure that your limit of liability is adequate to cover your exposure.

- You must declare your exact nature of the project, contract value of the project and claims experience.
- **The Excess (if any)**  
Is the amount of loss you have to bear if in the event of a claim.
- **Premium Warranty**  
Except for projects risk where period of cover could be less than 60 days, the annual policy is subject to Premium Warranty. Please ensure to pay your premium within 60 days from the policy inception date.

## 6. What are the major exclusions under this policy?

### This insurance does not cover:

- War and Terrorism
- Asbestos and Silica
- Consequential Loss
- Pure Financial Loss
- Marine and Transit Risk
- Products and Completed Operations
- Professional Liability
- Property Work Upon
- Damage to Property in the Care, Custody and Control
- Excludes liability arising from bodily injuries to employees of the Insured and/or their Contractors and/or Sub-Contractors employees engaged in the contract undertaken

(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 any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund premium is 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 this product 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.tuneprotect.com/my](http://www.tuneprotect.com/my)

## 10. Tune Insurance Malaysia Berhad contact details

Tune Insurance Malaysia Berhad  
Level 9, Wisma Tune, No 19, Lorong Dungun,  
Damansara Heights, 50490 Kuala Lumpur

**Telephone** 1800 88 5753  
**Fax** +603 2094 1366  
**Email** [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)



### IMPORTANT NOTE

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