



IMPORTANT NOTE

Please read this product disclosure sheet before you decide to take up **Employer's Liability Insurance Policy**. Be sure to also read the general terms and conditions.

1. What is this product about?

This policy is designed to indemnify you as an employer against liability at law to pay compensation for bodily injury by accident or sickness to any person under your employment.

2. What are the covers / benefits provided?

Employees in the event of an accident arising in the course of employment can sue their employer for negligence under Common Law. The Employer's Liability Policy is designed to provide indemnity to employers in the event of such claims.

3. How much premium do I have to pay?

The sum insured is based on the estimated annual earnings of the employees. The premium is calculated at a rate applied on the estimated annual earnings depending on the nature of the occupation.

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 25% of the gross 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.

• **Duty of Assured**

You shall take all reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.

• **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 sum insured on estimated annual earnings stated in the Schedule is adequate.

- 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:

- Your liability to employees of your appointed contractors
- Any liability to you which attaches by virtue of an agreement but which would not have attached in the absence of such agreement
- Any sum which you would have been entitled to recover from any party but for an agreement between you and such party
- Any injury by accident or disease sustained outside the Geographical Area of Malaysia
- Your liability to pay compensation to an employee or to the legal personal representatives or dependants of an employee by virtue of any Workmen's Compensation law
- Any injury by accident or disease attributable to war invasion the act of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny rebellion revolution insurrection or military or usurped power

(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?

The policy cannot be cancelled by you.

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

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



IMPORTANT NOTE

YOU MUST ENSURE THAT YOUR RISK 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.