



IMPORTANT NOTE

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 your liability exposure in relation to your business operations and the extensions to the 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 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.

- **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.

- **Duty of Assured**

You shall take reasonable precautions to hire competent employees, and maintain all premises, furnishings, fittings, appliances and plant in sound condition. to prevent accidents.

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

- **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:

- Your own property or property under your custody, care or control
- Property caused by fire or explosion
- Liability assumed by agreement
- Liability for bodily injury to any person under a contract of service, employment or apprenticeship with you
- Liability for injury, loss or damage caused by your sub-contractors or persons engaged by such sub-contractors.
- Liability arising from war, ionizing, radiations, nuclear weapons material
- 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 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

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