PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 26 November 2025

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Employer Liability insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Pacific & Orient Insurance Co. Berhad or PIDM (visit www.pidm.gov.my).

1. What is Employer Liability Policy?

This policy covers you as an employer because you may be at risk of being sued by those employees who are not protected by Workmen's Compensation Acts or SOCSO.

2. Know Your Coverage

This policy indemnifies you against liability at law to pay compensation and cost and expenses to your employees in respect of accidental bodily injury or disease arising out of or in the course of employment.

The limit of indemnity for the liability at Common Law shall be limited to Ringgit Malaysia One Million only (RM1,000,000) any one accident and in the aggregate.

Duration of cover is for one year. You need to renew the insurance policy annually.

3. Know Your Obligations

How much premium do I have to pay?

The total premium that you have to pay may vary depending on the annual wages, salaries and other income paid by you to the employees and the underwriting requirements of the insurance company.

You also have to pay the following fees and charges	Amount
Commission paid to the insurance intermediary (if any)	25% of the premium
Stamp Duty	RM 10
Service Tax	**8% of premium**

Note: The Service Tax (SST) amount herein may be subject to change as the SST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia

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

Duty of Disclosure:

a) Consumer Insurance Contract:

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

b) Non-Consumer Insurance Contract:

- Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

c) You must ensure that the proposal form is completed accurately as it forms the basis of the insurance.

d) The name of every employee together with the amount of wages salary and other earnings shall be properly recorded.

e) The insurance premium due must be paid and received by us within 60 days from the inception date of the policy. If this condition is not complied with then this contract is automatically cancelled and we shall be entitled to the pro rata premium for the period they have been on risk.

f) In the event of any occurrence which may give rise to a claim under this policy, you shall as soon as possible within 14 days give notice thereof to us with full particulars.

g) You must observe and fulfil the terms, provisions, conditions, clauses and endorsement of this policy.

Note: This list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

5. Can I cancel my policy?

- You may cancel your policy at any time by giving written notice to us. Upon cancellation, we will retain the customary short period rate for the time the policy has been in force.
- We may also cancel this policy by giving you 7 days written notice by registered post to your last known address; and
- In the case of cancellation by us, you shall be entitled to a refund of proportionate part of the premium corresponding to the unexpired period of insurance.

Important Notes:

- You should read and understand the insurance policy and discuss with the agent or contact P&O directly for more information.

If you have any questions or require assistance on your Employer Liability Insurance, you can:

Call us at
03-2698 5033 /
1-800-88-2121

Visit us at:
www.poi2u.com

Email us at:
poi2u@pacific-orient.com

Walk in at:
11th Floor, Wisma Bumi Raya, No. 10 Jalan Raja Laut, 50350 Kuala Lumpur

For Lodging of Complaints, kindly visit the following website for further details or call the phone number provided below:
P&O Complaint Department
https://www.poi2u.com/help/complaints/
03-2698 5033 (Ext 3263/3264/3471)

Redress Avenue:
1. **FMOS** https://www.fmos.org.my/en/
   03-2272 2811
2. **BNM Link** bnm.gov.my/BNMLINK
   1 300 88 5465