

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information with regards to your Comprehensive General Liability Insurance.

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

1. What is Comprehensive General Liability Insurance?

The Comprehensive General Liability Insurance policy protects you against any third party liability in respect of Bodily Injury and Property Damage which first occurred during the Policy Period within the Policy Territory as a result of an occurrence in connection with the Business.

2. Know Your Coverage

This policy indemnifies you up to the Limit of Indemnity for the following, if you are legally obligated to pay for damages or compensation for any claims first made against you during the period of indemnity.

| This policy covers: | This policy excludes : |
|---|--|
| a) Personal Injury to Third Party b) Damage or loss to the tangible property of the Third Party | <ul style="list-style-type: none"> • Employment Liability • Illegal Profit • Asbestos • Aircraft and aircraft products • Previously known claims and/or circumstances • Fines, penalties, punitive or exemplary damages • Insolvency/ Bankruptcy • Pollution <p>Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions under this policy.</p> |
| Duration of cover is for one (1) year (except for project related risks). You need to renew your insurance policy annually. | |
| The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit www.pidm.gov.my). | |

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



Call us at:
1-800-88-MSIG (6744) or
603-2050-8228



Visit us at:
<https://www.msig.com.my/>



Email us at:
myMSIG@my.msig-asia.com

3. Know Your Obligations

For Comprehensive General Liability Insurance, you must pay the below premium:

The premium is calculated based on various underwriting factors such as limit of indemnity, nature of business, estimated turnover / estimated contract value, territorial and jurisdictional limit, claims experience, third party surrounding property and etc.

You also have to pay the following fees and charges:

| | |
|----------------------------------|-----------------------|
| Stamp Duty | RM10.00 |
| Service Tax | 8% of premium |
| Commission (included in premium) | 15% of premium |

4. Other Key Terms

- Duty of Disclosure - You must provide complete and accurate information in the application/proposal form and disclose any matter that you know or could be expected to know to be relevant.
- Change of risk - You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- Excess or Deductible, being an amount you have to bear before you are paid.
- All claims must be notified to us as soon as possible.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

5. Can I cancel my policy?

Yes, you may cancel your policy by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short-term premium or minimum premium. No refund premium is allowed if there is a claim under the policy.

MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at 1 January 2026.