

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

Liberty General Insurance Berhad
197801007153 (44191-P)

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

Date: 12/2025

1 What is Employer's Liability?

Employer's Liability protects your legal liabilities to compensate your employees for injuries by accident and/or diseases suffered by them, arising from work.

2 Know Your Coverage

As an illustration, for premium **RM100.00** [annually], you will receive the following insurance **coverage** with Common Law Limit of **RM1,000,000**:

This policy covers :	This policy excludes :
This policy indemnifies you against liability at law to pay compensation and cost and expenses incurred toward liability arising in respect of bodily injury by accident or disease arising out or in the course of his employment by you in the business.	<ul style="list-style-type: none">• Liability assumed by agreement• War, Civil War• Covered under Workmen's Compensation Law• Radioactive and nuclear weapon material accidents• Terrorism• Asbestos• Liability to employees of Contractors

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full details under this policy.

The duration of coverage is 1 year. You need to renew your policy annually.

Liberty General Insurance Berhad is a member of PIDM. The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

If you have any questions or require assistance on your insurance coverage, you can:



Call us at
1 300 88 8990



Visit us at
www.libertyinsurance.com.my



Email us at
customer@libertyinsurance.com.my



Scan the
QR Code above

3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	<i>RM100.00 (annually)</i>
(+) Additional Cover	<i>Not Applicable</i>
Gross Premium	<i>RM100.00 (annually)</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM8.00</i>
(+) Stamp Duty	<i>RM10.00</i>
Total Premium Payable	<i>RM118.00 (annually)</i>
Where this is inclusive of:	
Commission	25% of Gross Premium or <i>RM25.00</i>
Note:	
<ul style="list-style-type: none"> This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Liberty General Insurance Berhad. The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia. 	

4 Other Key Terms

<ul style="list-style-type: none"> Duty of Disclosure: You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your insurance and loss history. You must disclose all relevant facts truthfully and completely in your insurance application form. 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. Limit of Liability: The limit of liability stated in Item 2 is for illustration purposes only. The actual limit of liability can be determined based on the liability exposure of your business operations, as it represents the maximum amount payable for any one occurrence giving rise to a claim. Duty of Assured: You shall exercise reasonable care that only competent employees are employed, take all reasonable precautions to prevent accidents and comply with all statutory regulations and maintain all premises, furnishings, fittings, appliances and plant in sound condition. Excess: It is the amount of loss you have to bear before we indemnify you. Premium: The premium due must be paid and received by Liberty General Insurance Berhad within 60 days from the inception date of the policy. Failing which policy is automatically cancelled and we are entitled to the pro rata premium on the period we have been on risk. Liability Claim: You should not admit liability, offer promise or payment to claimant without our written consent. Should there be a claim or an incident that would potentially trigger a claim, you are required to notify us immediately in writing. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.</p>

? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium.
- There may not be any refund of premium if only minimum premium is paid or a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.