

Dear Customer,

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

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

Date: 01 Nov 2025

1 What is Employer's Liability Insurance?

This policy covers the Insured, as an employer, for your legal liability to compensate employees for injuries or diseases arising out of and in the course of their employment.

2 Know Your Coverage/Benefits

As an illustration, for an annual premium of RM1,000, you will receive Employer's Liability Insurance coverage with a Common Law Limit of RM1,000,000, based on a premium rate of 0.10% applied to the estimated wages.

This Policy covers:

The Employer's Liability Insurance Policy indemnifies the Insured against legal liability to pay compensation, including the claimant's costs and expenses, for bodily injury caused by accident or disease to the Insured's employees. Additionally, the policy covers all costs and expenses incurred with the Company's written consent.

This Policy excludes:

This policy does not cover certain losses, such as:

- Liability assumed by agreement
- War and Terrorism
- Radioactive and nuclear
- Cyber Liability
- Asbestosis

Note:

*This list is **non-exhaustive**. Please refer to the policy wording for the full list of exclusions.*

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

If you have any questions or require assistance regarding your Employer's Liability Insurance, you can:



Call us at 1-300-888-622



Visit us at [Insurance For Liabilities | Employer's Liability Insurance | Zurich Malaysia](#)



Email us at callcentre@zurich.com.my

3 Know Your Obligations

For this insurance, you must pay a premium of:

Standard cover	RM1,000.00 (Annually)
You also have to pay the following fees and charges:	
Stamp duty	RM10.00
Commission	<ul style="list-style-type: none"> • 25% of the premium or RM250.00
Other applicable charges (Tax*)	<ul style="list-style-type: none"> • 8% or RM80.00
*All premiums and fees shown in this document may be subject to tax or other government levies.	

4 Other Key Terms

- Importance of Disclosure: You must disclose all relevant facts truthfully and completely in your insurance application form.
- You must inform your insurance agent or the insurer of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- You must not admit liability, make any offer, promise, or payment to any third party without our prior written consent.
- Deductible: This is the portion of the loss that you are required to bear. The insurer will pay the remaining amount of any valid claim for loss or damage.
- Period of Insurance: Coverage is typically for a period not exceeding 12 months unless it aligns with the expiry of other policies you hold. You are required to renew your insurance policy annually.
- Payment of Premium:
 - The premium due must be paid to Zurich General Insurance Malaysia Berhad within 60 days from the inception date of the policy, failing which the contract is automatically cancelled.
 - Payment can be made by debit/credit card, online payment, cash or cheques (cheques should be made payable only in the name of Zurich General Insurance Malaysia Berhad).
- Claim procedure you can refer to this link <https://www.zurich.com.my/customer-hub/my-claims>.
- It is important that you inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner. You can inform us via email (CallCentre@zurich.com.my), customer portal (<https://myzurichlife.com.my/>) or call us at 1-300-888-622.
- Importance of receipt keeping and Other Key Terms & Conditions: Please refer to this link <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>

Note:

*This list is **non-exhaustive**. Please refer to the policy wording for the full terms and conditions.*

? Can I cancel my policy?

Yes, you may cancel your policy by giving seven days' (7 days) written notice to the Insurance Company in such an event, the Insured shall be entitled to a return premium less premium charged at the Company's short period rates for the time the policy has been in force during the current Period of Insurance.

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

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Insurance Malaysia Berhad or PIDM ([visit www.pidm.gov.my](http://www.pidm.gov.my)).

Zurich General Insurance Malaysia Berhad

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Pelanggan Yang dihormati,

Lembaran Pendedahan Produk (PDS) ini direka untuk memberikan anda beberapa maklumat penting mengenai Polisi Insurans Liabiliti Majikan anda

Pelanggan lain telah membaca LPP ini dan mendapati ia bermanfaat; **anda harus membacanya juga.**

Tarikh: 01 Nov 2025

1 Apa itu Insurans Liabiliti Majikan?

Polisi ini melindungi pihak yang diinsuranskan, sebagai majikan, terhadap liabiliti undang-undang untuk membayar pampasan kepada pekerja bagi kecederaan atau penyakit yang timbul daripada dan semasa mereka menjalankan tugas pekerjaan.

2 Ketahui Perlindungan/Manfaat Anda

Sebagai ilustrasi, bagi premium tahunan sebanyak RM1,000, anda akan menerima perlindungan Insurans Liabiliti Majikan dengan Had Undang-Undang Am sebanyak RM1,000,000, berdasarkan kadar premium sebanyak 0.10% yang dikenakan ke atas anggaran gaji.

Polisi ini memberi perlindungan:

Polisi Insurans Liabiliti Majikan memberikan pampasan kepada pihak yang diinsuranskan terhadap liabiliti undang-undang untuk membayar pampasan, termasuk kos dan perbelanjaan pihak penuntut, bagi kecederaan badan yang disebabkan oleh kemalangan atau penyakit kepada pekerja pihak yang diinsuranskan. Selain itu, polisi ini turut melindungi semua kos dan perbelanjaan yang ditanggung dengan persetujuan bertulis daripada Syarikat.

Polisi ini mengecualikan:

- Polisi ini tidak melindungi kerugian tertentu, seperti:
- Perang dan Keganasan
 - Liabiliti Siber
 - Asbestosis
 - Liabiliti yang diterima melalui perjanjian perang dan Keganasan
 - Radioaktif dan Nuklear

Nota:

Senarai ini **tidak lengkap**. Sila rujuk kepada dokumen polisi untuk senarai penuh pengecualian.

Tempoh perlindungan adalah selama 1 tahun. Anda perlu memperbaharui polisi setiap tahun

Jika anda mempunyai sebarang soalan atau memerlukan bantuan berhubung Polisi Insurans Liabiliti Majikan anda, anda boleh:



Telefon kami 1-300-888-622



Kunjungi Kami di [Insurance For Liabilities | Employer's Liability Insurance | Zurich Malaysia](#)



E-mel Kami melalui callcentre@zurich.com.my

3 Ketahui Kewajipan Anda

Untuk insurans ini, anda mesti membayar premium sebanyak :	
Perlindungan standard	RM1,000.00 (Setiap tahun)
Anda juga perlu membayar yuran dan caj berikut:	
Duti Setem	RM 10.00
Komisen	• 25% daripada premium atau RM250.00
Cukai Perkhidmatan <i>*Semua premiums dan yuran yang tertera dalam dokumen ini mungkin tertakluk kepada cukai atau levi kerajaan yang lain.</i>	• 8% atau RM80.00

4 Syarat Utama Lain

- Kepentingan Pendedahan: Anda mesti mendedahkan semua fakta yang relevan dengan jujur dan lengkap dalam borang permohonan insurans anda.
- Anda mesti memaklumkan kepada ejen insurans anda atau penanggung insurans tentang sebarang perubahan material sepanjang tempoh polisi. Ini bagi memastikan pindaan yang diperlukan boleh dibuat dan didokumenkan dalam polisi insurans anda.
- Anda tidak dibenarkan mengakui liabiliti, membuat sebarang tawaran, janji, atau pembayaran kepada pihak ketiga tanpa kebenaran bertulis daripada kami terlebih dahulu.
- Deduktibel: Ini adalah bahagian kerugian yang perlu anda tanggung sendiri. Penanggung insurans akan membayar baki jumlah tuntutan yang sah bagi kerugian atau kerosakan.
- Tempoh Insurans: Perlindungan biasanya untuk tempoh tidak melebihi 12 bulan kecuali ia sejajar dengan tarikh tamat polisi lain yang anda miliki. Anda perlu memperbaharui polisi insurans anda setiap tahun.
- Bayaran Premium:
 - Premium yang perlu dibayar mesti dijelaskan kepada Zurich General Insurance Malaysia Berhad dalam tempoh 60 hari dari tarikh permulaan polisi, jika gagal, kontrak akan dibatalkan secara automatik.
 - Bayaran boleh dibuat melalui kad debit/kredit, pembayaran dalam talian, tunai atau cek (cek hendaklah ditulis atas nama Zurich General Insurance Malaysia Berhad sahaja).
- Prosedur Tuntutan: Anda boleh merujuk pautan ini <https://www.zurich.com.my/customer-hub/my-claims>.
- Adalah penting untuk anda memaklumkan kepada kami sebarang perubahan dalam maklumat hubungan anda supaya semua surat-menyurat dapat dihantar kepada anda tepat pada masanya. Anda boleh memaklumkan melalui e-mel (CallCentre@zurich.com.my), portal pelanggan (<https://myzurichlife.com.my/>) atau hubungi kami di 1-300-888-622.
- **Kepentingan Menyimpan Resit dan Terma & Syarat Utama Lain:** Sila rujuk pautan ini <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>.

Nota:

Senarai ini **tidak lengkap**. Sila rujuk kepada dokumen polisi untuk terma dan syarat penuh.

? Bolehkah saya membatalkan polisi saya?

Ya, anda boleh membatalkan polisi anda dengan memberikan notis bertulis selama tujuh (7) hari kepada Syarikat Insurans. Dalam keadaan tersebut, pihak yang diinsuranskan berhak menerima bayaran balik premium selepas ditolak premium yang dikenakan mengikut kadar tempoh pendek Syarikat bagi tempoh polisi telah berkuat kuasa dalam tempoh Insurans semasa.

Zurich General Insurance Malaysia Berhad dilesenken di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Manfaat yang dibayar di bawah produk yang layak dilindungi oleh PIDM tertakluk kepada had perlindungan. Sila rujuk Risalah TIPS PIDM atau hubungi Zurich General Insurance Malaysia Berhad atau PIDM ([layari www.pidm.gov.my](http://www.pidm.gov.my)).

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