

Product Disclosure Sheet



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information about your Fire Consequential Loss Insurance.

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

Date: 01 Nov 2025

1 What is Fire Consequential Loss Insurance?

Fire Consequential Loss Insurance provides coverage against pecuniary loss as a result of fire and its insured perils covered under the fire policy.

2 Know Your Coverage

Example: Sum Insured for Gross Profit RM500,000 with Indemnity Period 12 months (business as general merchandise is under trade code 1102 C1A – Average Base Rate (ABR) 0.1365%)

As an illustration, for RM682.50 [annually], you will receive the following Fire Consequential Loss Insurance coverage:

This policy covers :	This policy excludes :
Loss of Gross Profit due to reduction in turnover and increased cost of working consequent upon interruption of your business caused by perils covered under the fire policy. Please refer to the policy wordings for the full details of coverage.	a) Earthquake, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsion of nature or atmospheric disturbance b) Subterranean Fire c) The burning of property by order of any public authority d) Explosion other than domestic explosion e) The burning, whether accidental or otherwise, of forests, bush lalang prairie, pampas or jungle and the clearing of lands by fire f) Theft g) Damage to property occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process h) War, civil war and any act of terrorism i) Nuclear and radioactivity risks j) Property damage to data or software k) Cyber liability l) Communicable Disease m) Sanction Exclusion Note: This list is non-exhaustive . Please refer to the policy wording and policy schedule for the full list of exclusions under this policy.

By paying an **additional** premium, you can expand the coverage to include:

a) Specified Suppliers b) Unspecified Suppliers c) Specified Customers	d) Prevention of Access e) Public Utilities f) Infectious or contagious diseases, murder, suicide, pest, food or drink poisoning; or defective sanitary arrangements
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The duration of coverage is one (1) year. You need to renew your insurance policy annually.

If you have any questions or require assistance regarding your Fire Consequential Loss Insurance, you can:



Call us at
1-300-888-622



Email us at
CallCentre@zurich.com.my



Visit us at
<https://www.zurich.com.my/insurance-products/business-for-my-assets/property/fire-consequential-loss>

3 Know Your Obligations

For this insurance, you must pay a premium of:	
Standard Cover	RM682.50 (annually) – as per illustration above
Additional Cover	RM70.00 (annually) <i>Example the additional premium rate for Prevention of Access cover is 0.014% for Sum Insured of Gross Profit RM500,000</i>
Total Premium <i>*Minimum premium: RM60.00 for dwelling & RM75.00 for non-dwelling</i>	RM752.50 (annually)
You also have to pay the following fees and charges:	
Stamp duty	RM10.00
Commission	15% of premium or RM112.88
Other applicable charges (Tax*) <i>*All premiums and fees shown in this document may be subject to tax or other government levies.</i>	8% of premium or RM60.20

4 Other Key Terms

- 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 ensure that your sum insured on Gross Profit and Wages are adequately insured as this insurance is subject to the same Condition of Average applicable to the Fire Insurance.
Average Basis Clause
If, at the time of loss, the insured property is valued higher than the sum insured, you shall have to bear a proportionate share of the loss.
- Excess: It is the amount of loss you have to bear while insurance company will pay for the balance of the loss or damage claim.
- Period of Coverage: Not exceeding 12 months unless to coincide with the expiry of other policies effected by you. You need to renew your insurance policy annually.
- Payment of Premium:
 - The premium 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.
 - Payments can be made by debit/credit card, online payment, cash or cheques (cheques should be made payable only to Zurich General Insurance Malaysia Berhad).
- Claims Procedure: For details, please refer to this link <https://www.zurich.com.my/customer-hub/my-claims>.
- It is important that you inform us of any changes to your contact details to ensure timely correspondence. 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**. You should refer to the policy wording for the full list of terms and conditions.

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 the premium based on short period on the unexpired period of insurance subject to the minimum premium to be retained by the insurance company. No refund of premium will be allowed if there is a claim under the policy.

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).

Zurich General Insurance Malaysia Berhad

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Lembaran Pendedahan Produk



Pelanggan Yang Dihargai,

Lembaran Pendedahan Produk (LPP) ini disediakan untuk memberikan anda beberapa maklumat penting tentang Insurans Kerugian Akibat Kebakaran anda.

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

Tarikh: 01 Nov 2025

1 Apakah Insurans Kerugian Akibat Kebakaran?

Insurans Kerugian Akibat Kebakaran melindungi daripada kerugian kewangan akibat kebakaran dan bencana yang diinsuranskan dalam polisi kebakaran.

2 Ketahui Perlindungan Anda

Contoh: Jumlah Diinsuranskan bagi Untung Kasar ialah RM500,000 (perniagaan sebagai barangan niaga am di bawah kod perdagangan 1102 C1A – Kadar Asas Purata (ABR) 0.1365%)

Sebagai ilustrasi, untuk RM682.50 [tahunan], anda akan menerima perlindungan Insurans Kerugian Akibat Kebakaran seperti berikut:

Polisi ini melindungi:	Polisi ini mengecualikan:
<p>Kerugian Untung Kasar akibat pengurangan perolehan dan peningkatan kos kerja berikutan gangguan terhadap perniagaan anda yang disebabkan oleh bencana yang dilindungi di bawah polisi kebakaran.</p> <p>Sila rujuk kepada kontrak polisi untuk butiran perlindungan.</p>	<p>a) Gempa bumi, letupan gunung berapi, taufan, hurikan, puting beliung, siklon atau lain-lain bencana alam atau gangguan atmosfera lain</p> <p>b) Kebakaran bawah tanah</p> <p>c) Pembakaran harta benda atas perintah pihak berkuasa</p> <p>d) Letupan selain daripada letupan domestik</p> <p>e) Kebakaran, sama ada secara sengaja atau tidak, hutan, belukar, lalang, prairi, pampas atau rimba dan kerja pembersihan tanah menerusi pembakaran</p> <p>f) Kecurian</p> <p>g) Kerosakan terhadap harta benda disebabkan oleh penapaian sendiri, pemanasan semula jadi atau pembakaran spontan atau disebabkan ia menjalani sebarang proses pemanasan atau pengeringan</p> <p>h) Peperangan, perang saudara dan sebarang tindakan keganasan</p> <p>i) Risiko nuklear dan radioaktif</p> <p>j) Kerosakan harta terhadap data atau perisian</p> <p>k) Liabiliti siber</p> <p>l) Penyakit Berjangkit</p> <p>m) Pengecualian Sekatan</p> <p>Nota: Senarai ini tidak lengkap. Sila rujuk kontrak polisi dan jadual polisi untuk senarai penuh pengecualian di bawah polisi ini.</p>

Dengan membayar premium **tambahan**, anda boleh menambah perlindungan untuk memasukkan:

a) Pembekal Ditetapkan	d) Tidak Dapat Memasuki Kawasan
b) Pembekal Tidak Ditetapkan	e) Utiliti Awam
c) Pelanggan Ditetapkan	f) Penyakit berjangkit atau merebak, pembunuhan, bunuh diri, haiwan perosak, keracunan makanan atau minuman; atau kerosakan kemudahan kebersihan

Tempoh perlindungan adalah satu (1) tahun. Anda hendaklah memperbaharui polisi insurans anda pada setiap tahun.

Jika anda mempunyai sebarang soalan atau memerlukan bantuan berhubung Insurans Kerugian Akibat Kebakaran, anda boleh:



Hubungi kami di talian
1-300-888-622



E-mel kami melalui
CallCentre@zurich.com.my



Layari laman web kami
<https://www.zurich.com.my/insurance-products/business/for-my-assets/property/fire-consequential-loss>

3 Ketahui Kewajipan Anda

Bagi insurans ini, anda perlu membayar premium sejumlah:	
Perlindungan Asas	RM682.50 (tahunan) – seperti ilustrasi di atas
Perlindungan Tambahan	RM70.00 (tahunan) <i>Sebagai contoh kadar premium tambahan untuk perlindungan Tidak Dapat Memasuki Kawasan ialah 0.014% bagi Jumlah Diinsuranskan untuk Untung Kasar RM500,000</i>
Jumlah Premium <i>*Premium minimum: RM60.00 bagi kediaman & RM75.00 bagi bukan kediaman</i>	RM752.50 (tahunan)
Anda juga perlu membayar yuran dan caj seperti berikut:	
Duti setem	RM10.00
Komisen	15% daripada premium atau RM112.88
Caj lain yang dikenakan (Cukai*) <i>*Semua premium dan yuran yang tertera dalam dokumen ini mungkin tertakluk pada cukai atau levi kerajaan yang lain.</i>	8% daripada premium atau RM60.20

4 Terma-Terma Penting Yang Lain

- Kewajipan pendedahan: Anda mesti mendedahkan semua fakta penting yang diketahui atau patut diketahui, yang boleh mempengaruhi pertimbangan pengunderaitan kami terhadap cadangan anda, termasuklah sejarah insurans dan kerugian anda.
- Anda mesti memastikan bahawa jumlah perlindungan anda pada Untung Kasar dan Upah diinsuranskan secukupnya kerana insurans ini tertakluk kepada Syarat Purata yang sama yang terpakai kepada Insurans Kebakaran.
Klausu Asas Purata
Jika pada masa kerugian, harta benda yang diinsuranskan mempunyai nilai lebih tinggi daripada jumlah diinsuranskan, anda hendaklah menanggung jumlah kerugian secara berkadar.
- Lebihan: Jumlah kerugian yang perlu anda tanggung manakala syarikat insurans akan membayar baki kerugian atau tuntutan kerosakan.
- Tempoh Perlindungan: Tidak melebihi 12 bulan melainkan untuk diselaraskan dengan tamatnya polisi lain yang anda ambil. Anda perlu memperbaharui polisi insurans anda setiap tahun.
- Pembayaran Premium:
 - Premium mesti dibayar kepada Zurich General Insurance Malaysia Berhad dalam tempoh 60 hari dari tarikh permulaan polisi, kontrak akan terbatal secara automatik jika premium tidak dibayar.
 - Bayaran boleh dibuat dengan kad debit/kredit, pembayaran dalam talian, tunai atau cek (cek hendaklah ditulis atas nama Zurich General Insurance Malaysia Berhad).
- Prosedur Tuntutan: Untuk maklumat lanjut, sila rujuk pautan ini <https://www.zurich.com.my/customer-hub/my-claims>.
- Adalah penting untuk anda memaklumkan kami tentang sebarang perubahan pada butiran hubungan anda bagi memastikan semua surat-menyurat sampai kepada anda tepat pada masanya. Anda boleh memaklumkan kepada kami melalui e-mel (CallCentre@zurich.com.my), portal pelanggan (<https://myzurichlife.com.my/>) atau hubungi kami di talian 1-300-888-622.
- Kepentingan penyimpanan resit dan Terma & Syarat Penting Yang Lain: Sila rujuk pautan ini <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>.

Nota: Senarai ini **tidak lengkap**. Anda harus merujuk kepada kontrak polisi untuk senarai penuh terma dan syarat.

Bolehkah saya membatalkan polisi saya?

- Ya. Anda boleh membatalkan polisi anda dengan memberikan notis secara bertulis kepada syarikat insurans. Selepas pembatalan, anda layak mendapat bayaran balik premium berdasarkan tempoh singkat pada tempoh insurans yang belum luput tertakluk pada premium minimum yang akan disimpan oleh syarikat insurans. Tiada bayaran balik premium akan diberikan jika terdapat tuntutan di bawah polisi.

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

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Zurich General Insurance Malaysia Berhad atau PIDM (layari www.pidm.gov.my).

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