

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

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

Date: 01 Nov 2025

1 What is Product Liability Insurance?

This policy covers the Insured's legal liability to compensate third-party for bodily injury or property damage arising from claims first made in writing during the insurance period, resulting from accidents caused by defective products that were supplied, distributed or sold. Liability for defective products may arise due to negligence in the processes of manufacturing, design, storage, packaging or marketing including product information such as misrepresentation, failure to provide warnings, or inadequate usage instructions.

2 Know Your Coverage/Benefits

As an illustration, for an annual premium of RM1,500, you will receive Product Liability Insurance coverage with a limit of Liability of RM1,000,000 in the aggregate, based on a premium rate 0.15% applied to the estimated revenue.

This Policy covers:

This Company will pay to or on behalf of the Insured up to the Limit of Liability when the Insured is legally liable to pay as compensation for: -

- a) Bodily Injury to third party; and/or
- b) Damage to third party's tangible property

caused by the nature, condition, or quality of products that have been manufactured, sold, supplied, distributed, installed, serviced or treated by the Insured, after they have left the Insured's custody or control.

This Policy excludes:

This policy does not cover certain losses, such as:

- War and Terrorism
- Asbestos, HIV/AIDS, tobacco, contraceptives, vaccines, GMOs
- Aircraft, watercraft, or rigs
- Property under the Insured's care, custody, or control
- Product recall, repair, or replacement costs
- Professional services or advice
- Employee injuries
- Intellectual property infringement
- Electronic data issues (e.g. cyber risks, data recognition failures)

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 Product Liability Insurance, you can:



Call us at 1-300-888-622



Visit us at [Insurance For Liabilities | Product Liability Insurance | Zurich Malaysia](#)



Email us at callcentre@zurich.com.my

3 Know Your Obligations

For this insurance, you have to make a premium of

Standard cover	RM 1,500.00 – (Annually)
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You also have to pay the following fees and charges:

Stamp duty	RM10.00
Commission	• 25% of the premium or RM375.00
Other applicable charges (Tax*) <i>*All premiums and fees shown in this document may be subject to tax or other government levies.</i>	• 8% or RM120.00

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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LEMBARAN PENDEDAHAN PRODUK



Pelanggan Yang dihormati,

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

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

Tarikh: 01 Nov 2025

1 Apa itu Insurans Liabiliti Produk?

Polisi ini melindungi liabiliti undang-undang pihak yang diinsuranskan untuk membayar pampasan kepada pihak ketiga bagi kecederaan badan atau kerosakan harta yang timbul daripada tuntutan bertulis yang dibuat buat kali pertama dalam tempoh insurans, akibat kemalangan yang disebabkan oleh produk rosak yang telah dibekalkan, diedarkan atau dijual. Liabiliti terhadap produk rosak boleh timbul akibat kecuaiian dalam proses pengilangan, reka bentuk, penyimpanan, pembungkusan atau pemasaran termasuk maklumat produk seperti pernyataan yang mengelirukan, kegagalan memberikan amaran, atau arahan penggunaan yang tidak mencukupi.

2 Ketahui Perlindungan/Manfaat Anda

Sebagai ilustrasi, bagi premium tahunan sebanyak RM1,500, anda akan menerima perlindungan Insurans Liabiliti Produk dengan had liabiliti sebanyak RM1,000,000 secara agregat, berdasarkan kadar premium sebanyak 0.15% yang dikenakan ke atas anggaran hasil jualan.

Polisi ini memberi perlindungan:

Syarikat ini akan membayar kepada atau bagi pihak pihak yang diinsuranskan sehingga Had Liabiliti apabila pihak yang diinsuranskan secara undang-undang bertanggungjawab untuk membayar pampasan bagi:

- Kecederaan badan kepada pihak ketiga; dan/atau
- Kerosakan kepada harta nyata milik pihak ketiga

yang disebabkan oleh sifat, keadaan, atau kualiti produk yang telah dikilangkan, dijual, dibekalkan, diedarkan, dipasang, diselenggara atau dirawat oleh pihak yang diinsuranskan, selepas produk tersebut tidak lagi berada di bawah jagaan atau kawalan pihak yang diinsuranskan.

Polisi ini **mengecualikan**:

Polisi ini tidak melindungi kerugian tertentu, seperti:

- Perang dan Keganasan
- Asbestos, HIV/AIDS, tembakau, alat perancang keluarga, vaksin, GMO (organisma ubah suai genetik)
- Pesawat, kapal air, atau pelantar
- Harta yang berada di bawah jagaan, pemilikan, atau kawalan pihak yang diinsuranskan
- Kos penarikan semula produk, pembaikan, atau penggantian
- Perkhidmatan atau nasihat profesional
- Kecederaan pekerja
- Pelanggaran harta intelek
- Isu berkaitan data elektronik (contohnya risiko siber, kegagalan pengecaman tarikh)

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 Produk anda, anda boleh:



Telefon kami 1-300-888-622



Kunjungi Kami di
[Insurance For Liabilities | Product Liability Insurance | Zurich Malaysia](#)



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

3 Ketahui Kewajipan Anda

Untuk insurans ini, anda perlu membuat bayaran premium sebanyak	
Perlindungan standard	RM1,500.00 – (Setiap tahun)
Anda juga perlu membayar yuran dan caj seperti berikut:	
Duti Setem	RM 10.00
Komisen	• 25% daripada premium atau RM375.00
Cukai Perkhidmatan <i>*Semua premium dan yuran yang tertera dalam dokumen ini mungkin tertakluk kepada cukai atau levi kerajaan yang lain</i>	• 8% atau RM120.00

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 kontrak polisi untuk syarat-syarat dan peraturan penuh polisi ini.

? 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)).

Zurich General Insurance Malaysia Berhad

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