

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up the Miscellaneous (Misc) Combo Package Insurance. Be sure to also read the general terms and conditions)

**Financial Service Provider** : **Allianz General Insurance Company (Malaysia) Berhad**  
**Product Name** : **Miscellaneous (Misc) Combo Insurance**

**1. What is this product about?**

This policy provides you with coverage for Burglary, Money, Glass, Fidelity Guarantee, Machinery and Equipment and Public Liability. The coverage is basic/standard and there is no Fire coverage in this product.

**2. What are the covers / benefits provided?**

This policy covers:

Section 1 : Burglary  
 Section 2 : Money  
 Section 3 : Glass  
 Section 4 : Fidelity Guarantee  
 Section 5 : Machinery and Equipment  
 Section 6 : Public Liability

The limit/sum insured for Section 1 to 5 is on floating basis and in the aggregate.

Duration of cover is for one year. You need to renew your insurance policy annually.

**3. How much premium do I have to pay?**

The premium charges are based on the package premium according to plan tabled.

	Plan 1	Plan 2	Plan 3	Plan 4
Total Premium (including 6% GST)	RM2,500	RM3,200	RM4,000	RM5,000

**4. What are fees and charges that I have to pay?**

Type	Amount
• Commissions paid to the insurance agent	• 25% of premium
• Stamp Duty	• RM10.00

**5. What are some of the key terms and conditions that I should be aware of?**

- This insurance is subjected to 60 days Premium Warranty, i.e. premium due must be paid and received by insurer within sixty (60) days from inception. Failing which, policy is automatically cancelled and 60 days pro rate premium shall be entitled to insurer.

- Importance of disclosure

- **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by the Company fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

o **Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

**6. What are the major exclusions under this policy?**

This policy does not cover certain losses such as:

- War, Civil War and any Act of Terrorism
- Radioactive and Nuclear Energy Risks
- Date recognition
- Property Damage to data or software

*Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.*

**7. Can I cancel my policy?**

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 the unexpired period of insurance.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about our Misc Combo Insurance or any other types of insurance product, you can contact us or any of our branches or you can obtain a copy from our insurance agent or visit [www.allianz.com.my](http://www.allianz.com.my)

If you have any enquiries, please contact us at:

**Allianz General Insurance Company (Malaysia) Berhad**  
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
**Allianz Arena**  
**Customer Service Department**  
**Block 2A, Ground Floor**  
**Plaza Sentral, Jalan Stesen Sentral 5**  
**Kuala Lumpur Sentral**  
**50470 Kuala Lumpur**

**Allianz Contact Center** : 1 300 88 1028  
**Fax** : 03-2264 8499  
**Email** : [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

**10. Other types of General insurance cover available**

- Individual class of policy, i.e. Fire, Fire Consequential Loss, Burglary, Money, Glass, Fidelity Guarantee, Machinery and Equipment, Public Liability, etc.

**IMPORTANT NOTE:**

**YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 02/08/2017.