

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.**

The information provided in this Product Disclosure Sheet is valid from 1 January 2026.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact The Pacific Insurance Berhad or PIDM (visit www.pidm.gov.my).

1. What is Public Liability Insurance?

This policy covers your legal liability to compensate for injury or damage sustained by another person caused by defective products supplied, distributed or sold. Liability for defective products may arise as a result of negligence in the process of manufacture, design, storage, packaging or vent marketing including product information such as misrepresentation, failure to give warning or instruction of use.

2. Know Your Coverage

In this insurance, you will receive the following Product Liability Insurance coverage:

This policy covers:	This policy excludes:
<p>Product Liability Insurance provides indemnity to manufacturer, distributor or supplier of products against the aforesaid potential liability exposure. A proposer would have to select an appropriate limit of indemnity that may commensurate with the kind of potential liability exposure. The territorial limit of the cover would depend on the market to which products are exported or for which they are intended.</p> <p>Product Liability indemnifies the insured against all sums (inclusive costs and expenses) which the insured shall become legally liable to pay as damages in respect of occurrences happening anywhere within the Territorial Limit in respect of Bodily Injury or Loss of or Damage to property arising out of claims first made in writing against the insured during policy period as a result of an accident after the Retroactive Date.</p> <p>Duration of cover is for one year. You need to renew your insurance policy annually with a completed proposal form to be submitted every year for renewal consideration.</p>	<ul style="list-style-type: none">Contractual LiabilityWar risks and any act of terrorismRadioactive and nuclear energy risksProduct GuaranteeProduct RecallDamage to Product itselfFines, penalties, liquidated damages, punitive damages or exemplary damages <p><i>Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.</i></p>

If you have any questions or require assistance on your Product Liability Insurance, you can:



Call us at
+603-2633 8999



Visit us at:
[Product Liability Insurance](#)



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this insurance, the premium that you have to pay may vary depending on the underwriting requirements such as product to be covered, estimated annual turnover, territorial limits and jurisdiction, limit of indemnity and excess.

The rating for a particular product depends on the exposure of the risk it would entail. For e.g. Product Liability cover for electrical goods has higher exposure than that of plastic items.

You also have to pay the following fees and charges:

Stamp duty	RM10.00 (eligible for exemption until 31 December 2028 provided if the policyholder is an individual, and the annual gross premium does not exceed RM150; or a MSME with a valid MSME certificate submitted, and the annual gross premium does not exceed RM250)
Commission	15% of premium (included in the total annual premium)
Service Tax	8% of premium

4. Other Key Terms

- Every application must come with a completed proposal form, brochures and certification.
- You should not admit, offer, promise or pay the claimant without our written consent.
- The premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the pro rata premium for the period we have been on risk.
- You are required to 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 and any matter a reasonable person in the circumstances could be expected to know to be relevant.
- You 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 in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

5. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance subject to the minimum premium to be retained by us.

The Pacific Insurance Berhad may cancel this policy or the insurance in respect of any particular Insured Person at any time by giving Policyholder 7 days written notice. The Pacific Insurance Berhad will refund to Policyholder a proportionate part of the premium corresponding to the unexpired period of insurance for the policy or the Insured Person, as the case maybe, provided no claim has arisen during the period of insurance.

If you have any complaints, please contact us at:

Complaint Monitoring Unit

40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.

(P.O. Box 12490, 50780 Kuala Lumpur, Malaysia.)

Tel: +603-2633 8999 Fax: +603-2633 8998 E-mail: customerservice@pacificinsurance.com.my

If you are not satisfied with our response, you may contact the following:

- (a) **Laman Informasi Nasihat dan Khidmat (BNMLINK) Bank Negara Malaysia**
4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel: 1-300-88-5465 Fax: +603-2174 1515 Web Form: bnm.gov.my/BNMLINK
- (b) **Financial Markets Ombudsman Service** (formerly known as Ombudsman for Financial Services)
Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: +603-2272 2811 Website: www.fmos.org.my