

PRODUCT DISCLOSURE SHEET



A member of the Fairfax Group

Dear Customer,

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

This policy provide cover for your legal liabilities to compensate your employees for injuries by accident and/or diseases suffered by them, arising from work.

2. Know Your Coverage

In this insurance, you will receive the following Employer's Liability Insurance coverage:

This policy covers:	This policy excludes:
<p>Liability at law to pay compensation and cost and expenses to your employees in respect of accidental bodily injury or disease arising out of or in the course of his employment by you in the business.</p> <p>Duration of cover is for one year. You need to renew your insurance policy annually.</p> <p>This policy is subject to Malaysian jurisdiction only.</p>	<ul style="list-style-type: none">• Liability assumed by agreement• War risks and any act of terrorism• Radioactive and nuclear energy risks <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 Public Liability Insurance, you can:



Call us at
+603-2633 8999



Visit us at:
[Employer's Liability Insurance](#)



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

The premium charges vary depending on various factors, the following are the main criteria in determining the premium.

As an illustration purpose, you have to pay a premium of:

Common Law Limit	RM1,000,000 any one occurrence and in the aggregate
Estimated Annual Earnings	RM1,000,000
Rate Applicable	0.20% on Estimated Annual Wages
The total annual premium that you have to pay is RM2,000.00 .	

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	25% of premium or RM500.00 (included in the total annual premium)
Service Tax	8% of premium or RM160.00

4. Other Key Terms

- Except for project risks less than 60 days, the annual policy is subject to Premium Warranty. Please ensure to pay your premium within 60 days from the policy inception date.
- 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.
- You must maintain proper records of each employee together with the amount of wages salary and other earnings. You should supply us the actual wages salaries and other earnings paid during the period of insurance within one month from the expiry date of the policy.
- You should not admit, offer, promise or pay the claimant without our written consent.

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 less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund premium is allowed if there is a claim under the policy.

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:

- 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
- 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