

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on your insurance. Other customers have read this PDS and found it helpful. You should read it too.

1. What is QBE Business Interruption Insurance

This policy covers the loss of profits, revenue, rental, standing charges, wages or salaries on payroll basis and increase in cost of working due to business interruption as a result of fire and/or other extended perils.

2. Know Your Coverage

This insurance provides the following:	
This policy covers:	This policy excludes:
<ul style="list-style-type: none">Loss resulting from fire, lightning, explosion	<ul style="list-style-type: none">Loss by extraordinary events occurring during the interruptionLoss by restrictions imposed by authorities on the reconstruction or operation of the businessLoss due to lack of capital for restoration or replacement of property damaged or lost.Subterranean FireWar, civil war and any act of terrorismRadioactivity and nuclear energy risks
<p>You will need to specify the basis of loss coverage, whether by gross profit difference, gross revenue, gross rental and so on.</p> <p>With additional premium, you may opt to include additional perils such as riot strike & malicious damage, flood, earthquake and volcanic eruptions.</p> <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent, or us directly to understand the coverage.</p>	
The duration of coverage is 1 year. You need to renew your policy annually.	

If you have any questions or require assistance with our insurance, you can:

Call us at



03-7861 8400

Visit us at



<https://www.qbe.com/my>

Email us at



info.mal@qbe.com

Write to us at



No. 638, Level 6, Block B1,
Leisure Commerce Square,
No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,
Postal Address P.O. Box 10637,
50720 Kuala Lumpur, Malaysia.

3. Know Your Obligations

The premium you have to pay may vary depending on sum insured, cover required, building type, and our underwriting requirements.	
You also have to pay the following fees and charges:	
Commission:	15% of premium (included in premium)
Stamp duty:	RM 10.00 per policy (excluded in premium)
Service Tax*	8% of premium (excluded in premium)
<i>*QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the prevailing Service Tax legislation and guidelines.</i>	

4. Other Key Terms

<ul style="list-style-type: none">You must give all the facts in your application form fully and accurately.You must ensure that your property is insured at the appropriate amount, taking into account of your business' gross profit / gross revenue / gross rental. If the actual amount earned is less than the estimated sum insured, a pro-rata return premium not exceeding fifty per cent (50%) of the provisional premium paid will be made in respect of the difference, according to the terms and conditions of the policy.Change of risk: You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent or us directly to understand what your are covered on.</p>

5. Can I cancel my policy?

<p>Yes, you may cancel your policy at any time by giving a written notice to us.</p> <p>Upon cancellation, you are entitled to a partial refund of the premium according to the terms and conditions of the policy, provided you have not made a claim.</p>

This provides a summary for your quick and easy reference of the product, and you should also read the policy. You should speak with your servicing agent or us directly to understand any of the contractual terms, prior to purchasing the policy.

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 QBE Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01Jan2026 and will be valid until the next periodical review.