

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 ECLIPSE COVER

This policy indemnifies you against your legal liabilities to third party for any suit brought against you for personal injury or property damage to third party.

2. Know Your Coverage

As an illustration, selecting Option II for Public Liability core component at RM200 will provide the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • legal liabilities to third party for personal injury or property damage 	<ul style="list-style-type: none"> • Liability assumed by agreement • Liability in respect of personal injury to any person under a contract of service or apprenticeship with the Insured • Fines, penalties, punitive damages awarded by a court of law • Gradual pollution • Damage to data or software • War and terrorism • Asbestos




On top of the basic cover, by paying **additional** premium, you can extend your coverage to further include:

- Employer's Liability
- Landlord's Liability
- Tenant's Liability

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.

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:

<p>Call us at</p>  <p>03-7861 8400</p>	<p>Visit us at</p>  <p>https://www.qbe.com/my</p>	<p>Email us at</p>  <p>info.mal@qbe.com</p>	<p>Write to us at</p>  <p>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.</p>
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3. Know Your Obligations

From the above example,	
Standard Cover	RM 200.00
Additional Cover(s) (Optional add-on):	None
You also have to pay the following fees and charges:	
Commission:	25% of premium or RM50.00 (included in premium)
Service Tax*	8% of premium or RM16.00 (excluded in premium)
Stamp duty:	RM 10.00 (excluded in premium)
Total payable:	RM226.00
<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 check the coverage provided whether it is adequate for your protection and ensure all the warranties are complied with;• You must provide notice in writing to us within seven (7) days of every occurrence, claim, writ, summons, proceedings, impending prosecution, inquest and all information in relation thereto which may result in a claim under the policy.• In any event, you must not without the consent in writing from us make any admission, offer, promise or payment in connection with any occurrence or claim.• Deductible/Excess – the first amount which you must bear in the event of a claim. <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>
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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.