

Liability

QBE Asia
May 2025

Member of PIDM

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)

Product Liability

By country

PRODUCT/COUNTRY	UNDERWRITING CAPACITY	HONG KONG & MACAU	MALAYSIA	SINGAPORE	VIETNAM
Product Liability	US\$100M US\$50M for North American Export	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

Appetite in a glance

Target occupation/industry

Below are occupation/industries QBE has identified as target growth areas:

- Agriculture/commercial fishing/forestry and logging
- Food and beverage
- Food retailing
- Machinery and equipment
- Metal product
- Non-metallic mineral product
- Petrochem/chemical and associated product manufacturing
- Pharmaceutical products
- Printing, publishing and recorded media
- Retail – personal and household goods
- Textile, clothing, footwear and leather
- Wholesale – personal, household goods, basic materials, machinery and motor vehicle
- Wood and paper product

Moderate appetite

- Children's toys

Not QBE appetite

QBE is not able to support the following products or industries due to the nature of the risks. They include:

- Aircraft, brakes, tyres and bicycles
- Defence
- Firearms/explosives/fireworks/oil and petroleum products when manufactured to be used as fuel
- Government administration
- Invasive medical equipment
- Motor vehicle retailing and services
- Ship and submarine builders
- Steering suspension
- Tobacco

Appetite by occupation/industry

OCCUPATION/INDUSTRY	QBE'S APPETITE
Agriculture/commercial fishing/forestry and logging	
Aircraft, brakes, tyres and bicycles	
Children's toys	
Defence	
Firearms/explosives/fireworks/oil and petroleum products when manufactured to be used as fuel	
Food and beverage	
Food retailing	
Government administration	
Invasive medical equipment	
Machinery and equipment	
Metal product	
Motor vehicle retailing and services	

OCCUPATION/INDUSTRY	QBE'S APPETITE
Non-metallic mineral product	
Petrochem/chemical and associated product manufacturing	
Pharmaceutical products	
Printing, publishing and recorded media	
Retail - personal and household goods	
Ship and submarine builders	
Steering suspension	
Textile, clothing, footwear and leather	
Tobacco	
Wholesale - personal, household goods, basic materials, machinery and motor vehicle	
Wood and paper product	

*restrictions apply for North American exports

Legend:  Target
 Moderate appetite
 Not QBE appetite

Public Liability

By country

PRODUCT/COUNTRY	UNDERWRITING CAPACITY	HONG KONG & MACAU	MALAYSIA	SINGAPORE	VIETNAM
Public Liability	US\$100M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

Appetite in a glance

Target occupation/industry

Below are occupation/industries QBE has identified as target growth areas:

- Agriculture/commercial fishing/forestry and logging
- Business services
- Cafes and restaurants
- Casino
- Communication services
- Construction trade services/general construction - contractors general liability policy excl. offshore oil & gas
- Education
- Electricity and gas supply/water sewerage and drainage services
- Finance/insurance/services to finance and insurance
- Food & beverage, pharmaceutical, personal and household goods, machinery and equipment, metal, non-metallic mineral product, petroleum, chemical and associated product, printing, publishing and recorded media
- Food retailing
- Government administration
- Health services/community services
- Hotels
- Manufacturer's occupier's risk for aircraft/brakes, steering suspension/ship and submarine builders/tobacco/tyres/bicycles
 - shipbuilders covered for occupiers risk only
- Mining open cut/underground and services to mining
- Motion picture, radio and television services/libraries, museums and the arts
- Motor vehicle retailing and services
- Other services e.g. Church and temple
- Personal services e.g. Salon, hairdressing, massage
- Private households employing staff
- Property services/property owners
- Retail - personal and household goods
- Services to agriculture; hunting and trapping
- Sport and recreation - theme parks on excess layer only
- Storage (excl. Bailee cover)
- Transport including services to supply, transport - rail (excess layer only), road and other except water, air and space
- Wholesale - personal household goods, basic materials, machinery and motor vehicle

Moderate appetite

- Fitness centre
- Theme parks

Not QBE appetite

QBE is not able to support the following products or industries due to the nature of the risks. They include:

- Government defence
- Water, air and space transport
- Offshore oil and gas
- Firearms/explosives/fireworks/oil and petroleum products when manufactured to be used as fuel

Appetite by occupation/industry

OCCUPATION/INDUSTRY	QBE'S APPETITE
Agriculture/commercial fishing/forestry and logging	●
Business services	●
Cafes and restaurants	●
Casino	●
Communication services	●
Construction trade services/general construction – contractors general liability policy excl. offshore oil & gas	●
Education	●
Electricity and gas supply/water supply, sewerage and drainage services	●
Finance/insurance/services to finance and insurance	●
Firearms/explosives/fireworks/oil and petroleum products when manufactured to be used as fuel	●
Fitness centre	●
Food & beverage, pharmaceutical, personal and household goods, machinery and equipment, metal, non-metallic mineral product, petroleum, chemical and associated product, printing, publishing and recorded media	●
Food retailing	●
Government administration	●
Government defence	●
Health services/community services	●
Hotels	●

OCCUPATION/INDUSTRY	QBE'S APPETITE
Manufacturer's occupier's risk for aircraft/brakes, steering suspension/ship and submarine builders/tobacco/tyres/bicycles – shipbuilders covered for occupiers risk only	●
Mining open cut/underground and services to mining	●
Motion picture, radio and television services/libraries, museums and the arts	●
Motor vehicle retailing and services	●
Offshore oil and gas	●
Other services e.g. Church and temple	●
Personal services e.g. Salon, hairdressing, massage	●
Private households employing staff	●
Property services/property owners	●
Retail – personal and household goods	●
Services to agriculture; hunting and trapping	●
Sport and recreation – theme parks on excess layer only	●
Storage (bailee cover excluded)	●
Theme parks	●
Transport including services to transport – rail (excess layer only), road and other except water, air and space	●
Water, air and space transport	●
Wholesale – personal household goods, basic materials, machinery and motor vehicle	●

* restrictions apply for North American exports

Legend: ● Target
● Moderate appetite
● Not QBE appetite

Combined General Liability

By country

PRODUCT/COUNTRY	UNDERWRITING CAPACITY	HONG KONG & MACAU	MALAYSIA	SINGAPORE	VIETNAM
Combined General Liability	US\$100M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

Appetite in a glance

Target occupation/industry

Below are occupation/industries QBE has identified as target growth areas:

- Agriculture/commercial fishing/forestry and logging
- Beauty services - salons, hairdressing
- Cafes and restaurants
- Casino
- Construction trade services/general construction - contractors general liability policy, Offshore (oil & gas) construction excluded.
- Education
- Electricity and gas supply/water supply, sewerage and drainage services
- Food and beverage
- Food, personal and household good - manufacture, retail and wholesale
- Freight forwarding
- Government administration
- Health services/community services
- Hotels and resorts
- Machinery and equipment
- Metal product
- Mining and services to mining
- Non-metallic mineral product
- Petrochem/chemical and associated product
- Pharmaceutical products
- Places of worship
- Printing, publishing and recorded media
- Property, communication, finance and business services
- Road, rail and other transport including services to transport
- Sports and recreation including museums and arts
- Storage - bailee cover excluded
- Textile, clothing, footwear and leather
- Wood and paper product

Moderate appetite

- Fitness centre
- Theme parks

Not QBE appetite

QBE is not able to support the following products or industries due to the nature of the risks. They include:

- Aircraft/brakes, steering suspension/firearms/explosives/fireworks/invasive medical equipment/oil and petroleum products when manufactured to be used as fuel/ship and submarine builders/tobacco/tyres/bicycles
- Defence
- Motor vehicle retailing and services
- Offshore oil and gas
- Water, air and space transport

Appetite by occupation/industry

OCCUPATION/INDUSTRY	QBE'S APPETITE
Agriculture/commercial fishing/forestry and logging	
Aircraft/brakes, steering suspension/ firearms/explosives/fireworks/invasive medical equipment/oil and petroleum products when manufactured to be used as fuel/ship and submarine builders/ tobacco/tyres/bicycles	
Beauty services - salons, hairdressing	
Cafes and restaurants	
Casino	
Construction trade services/general construction - contractors general liability policy. Offshore (oil & gas) construction excluded.	
Defence	
Education	
Electricity and gas supply/water supply, sewerage and drainage services	
Fitness centre	
Food and beverage	
Food, personal and household good - manufacture, retail and wholesale	
Freight forwarding	
Government administration	
Health services/community services	
Hotels and resorts	

OCCUPATION/INDUSTRY	QBE'S APPETITE
Machinery and equipment	
Metal product	
Mining and services to mining	
Motor vehicle retailing and services	
Non-metallic mineral product	
Offshore oil and gas	
Petrochem/chemical and associated product	
Pharmaceutical products	
Places of worship	
Printing, publishing and recorded media	
Property, communication, finance and business services	
Road, rail and other transport including services to transport	
Sports and recreation including museums and arts	
Storage - bailee cover excluded	
Textile, clothing, footwear and leather	
Theme parks	
Water, air and space transport	
Wood and paper product	

* restrictions apply for North American exports

Legend:  Target
 Moderate appetite
 Not QBE appetite

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