

## 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 Fidelity Guarantee Insurance

The policy provides protection to you as the employer against pecuniary loss sustained as a result of fraud or dishonest act of your employee(s).

### 2. Know Your Coverage

<b>This insurance provides the following coverage as a base:</b>	
<b>This policy covers:</b>	<b>This policy excludes:</b>
<ul style="list-style-type: none"> <li>embezzle or fraud misappropriation of any money or negotiable instrument or goods by the employee</li> </ul>	<ul style="list-style-type: none"> <li>knowledge of dishonest acts</li> <li>acts over more than one insurance period</li> <li>subsequent loss</li> </ul>
<p><b>Note:</b> This list is <b>non-exhaustive</b>. 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>	
<p>The duration of coverage is 1 year. You need to renew your policy annually.</p>	

<b>If you have any questions or require assistance with our insurance:</b>	
<p>Call or email us at: Tel : +603 7861 8400 e-mail : <a href="mailto:cs.mal@qbe.com.my">cs.mal@qbe.com.my</a></p> <p>You may visit us at <a href="https://www.qbe.com/my/contact">https://www.qbe.com/my/contact</a> for other contact methods that you prefer</p>	<p>If you have any complaints on our products or service, please reach out to us. If our complaint resolution does not satisfy you, you may refer to:</p> <p>Financial Markets Ombudsman Service @ <a href="http://www.fmos.org.my">www.fmos.org.my</a> or BNMLINK @ <a href="https://bnm.gov.my/BNMLINK">https://bnm.gov.my/BNMLINK</a></p> <p>Please visit <a href="https://www.qbe.com/my/service/charter">https://www.qbe.com/my/service/charter</a> on our commitment to you.</p>

### 3. Know Your Obligations

The premium you have to pay may vary depending on the sum insured required, risk exposure, and our underwriting requirements.	
<b>You also have to pay the following fees and charges:</b>	
Commission:	<b>25% of premium (included in premium)</b>
Stamp duty:	<b>RM 10.00 per policy (excluded in premium)</b>
Service Tax*	<b>8% of premium (excluded in premium)</b>
*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.	

## 4. Other Key Terms

- 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 the renovation made to your property.
- 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.
- Excesses – the amount which you must bear in the event of a claim.
- Claim: You must notify us immediately of any claim and take reasonable steps to minimize the loss or damage. Claim notices must be in writing within 14 days of the event giving detailed proofs and particulars. Please visit <https://www.qbe.com/my/claims> for the step-by-step process on how to make a claim with us.

**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 you are covered on.

## 5. Can I cancel my policy?

Yes, you may cancel your policy at any time by giving a written notice to us.

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.

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 <http://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.