

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 Aircraft Insurance

This policy provides insurance protection for aircraft owners and operators against:

- Loss of or damage to the aircraft, and
- Legal liability arising from aircraft operations, including liability to third parties.

2. Know Your Coverage

This insurance provides the following coverage as a base:

This policy **covers:**

Section I – Loss of or Damage to Aircraft

- Provides cover for accidental loss of or damage to the insured aircraft

Section II – Legal Liability to Third Parties

Covers the Insured's legal liability to third parties for:

- Accidental bodily injury (fatal or otherwise), and
- Accidental damage to property caused by the aircraft or objects falling from it.

Section III – Legal Liability to Passengers

- Covers the Insured's legal liability for:
- Accidental bodily injury or death of passengers, and
- Loss of or damage to passengers' baggage and personal articles
- arising from an accident to the aircraft.

This policy **excludes:**

- Wear and tear, deterioration, mechanical breakdown or defects (unless resulting in an accidental loss)
- Illegal use of the aircraft or use outside the declared purpose
- Operations outside the geographical limits stated in the Schedule
- Pilots not approved or declared in the Schedule
- Overloading or exceeding the declared number of passengers
- Contractual liabilities not otherwise imposed by law
- War, terrorism, hijacking, strikes, riots and similar perils
- Nuclear risks and pollution-related exclusions

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 period of cover is the duration of your contract works, which may vary from case to case.

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

Call or email us at:
Tel : +603 7861 8400
e-mail : cs.mal@qbe.com.my

You may visit us at
<https://www.qbe.com/my/contact> for
other contact methods that you prefer

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:

Financial Markets Ombudsman Service @ www.fmos.org.my
or
BNMLINK @ <https://bnm.gov.my/BNMLINK>

Please visit <https://www.qbe.com/my/service/charter> on our commitment to you.

3. Know Your Obligations

The premium you have to pay may vary depending on the sum insured required, risk exposure, 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.• 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.• Premium Warranty: The premium due must be paid and received by us. Please refer to your schedule, endorsements or premium payment terms for details on premium due dates and consequences of non-payment.• Deductible/Excess: the amount specified in the policy which must be borne by the Insured for each occurrence• Change in risk: Insured must notify us immediately if there is any material change in risk.• The aircraft must comply with airworthiness and air navigation requirements.• 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 to us, 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. <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 you 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 <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.