

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 Marine Cargo

This policy provides insurance cover for goods in transit against loss or damage caused by fire, theft or accidental means

2. Know Your Coverage

This insurance provides the following as a base:	
This policy covers:	This policy excludes :
Insured property agreed while: <ul style="list-style-type: none">• In transit by road or rail,• Being loaded or unloaded, or• Temporarily housed in the ordinary course of transit, within the geographical limits stated in the Schedule.	<ul style="list-style-type: none">• Nuclear, radioactive, chemical, biological, bio-chemical and electromagnetic weapons• Cyber attacks• Terrorism losses outside the ordinary course of transit or beyond the stated termination points• Risks not insured under the applicable Institute Clauses• Losses occurring after transit has terminated as defined under the policy
You may extend the coverage to include risks like war, strikes, riot and civil commotion to your policy, in which the relevant Institute War Clauses, Institute Strikes Clauses shall apply.	
The types of cover offered depends on how comprehensive you want to cover for your cargo shipment, and whether you want an annual cover or open cover.	
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 may vary between 1 year, or per shipment duration depending on your business requirement.	

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	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:
You may visit us at https://www.qbe.com/my/contact for other contact methods that you prefer	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 total premium that you have to pay may vary depending on your business, the sum insured 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.• All consignments must be declared without exception.• Goods must be carried on approved and classified vessels, in accordance with the Institute Classification Clause.• Age limitation: Vessels which exceed age limits may be subject to conditions and/or additional premium.• 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>
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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.