



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 Workmen’s Compensation

This policy provides cover against all sums for which the policyholder shall be liable to pay in compensation to any employee for personal injury sustained either by accident or disease arising out of and in the course of their employment under Common Law

2. Know Your Coverage

This policy provides the below as a base:	
This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Statutory compensation payable under applicable Workmen’s Compensation laws Common Law liability Legal costs and expenses 	<ul style="list-style-type: none"> War, invasion, civil unrest, or similar hostilities Injury to employees of contractors Employees who are not considered “workmen” under the law Liability assumed under an independent agreement Rights of recovery waived by agreement Radioactivity or nuclear risks Terrorism, including acts to prevent or suppress terrorism Electronic data loss or damage, except where insured perils cause physical loss
<p>Cover is provided under the following legislation (including subsequent amendments effective prior to policy issuance or renewal):</p> <ul style="list-style-type: none"> Workmen’s Compensation Ordinance 1952 Workmen’s Compensation (Amendment) Ordinance 1956 Workmen’s Compensation (Amendment) Ordinance 1976 Modification of Laws (Workmen’s Compensation) Extension and Modification Ordinance 1981 <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>	
<p>The duration of coverage is 1 year. You need to renew your policy annually.</p>	

If you have any questions or require assistance with our insurance:	
<p>Call or email us at: Tel : +603 7861 8400 e-mail : cs.mal@qbe.com.my</p> <p>You may visit us at https://www.qbe.com/my/contact 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 @ www.fmos.org.my or BNMLINK @ https://bnm.gov.my/BNMLINK</p> <p>Please visit https://www.qbe.com/my/service/charter on our commitment to you.</p>

3. Know Your Obligations

The total premium that you have to pay may vary depending on the risk exposure and our underwriting requirements	
You also have to pay the following fees and charges:	
Commission:	25% of premium (included in the premium)
Stamp duty:	RM 10.00 (excluded in the premium)
Service Tax*	8% of premium (excluded in the 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.• You must disclose all material facts such as your occupation and personal pursuits• You must notify us immediately if there is any change in the occupation or your contact details.• Premium Warranty: Premium due must be paid and received within sixty (60) days from the inception date of the policy/endorsement/renewal certificate. If this condition is not complied with then the policy will be automatically cancelled and we shall be entitled to the pro-rata premium for the period we have been on risk.• The total premium that you have to pay may vary depending on the plan you choose, your occupation and our underwriting requirements.• The territorial limits of this policy coverage is within Malaysia only, unless specified otherwise.• 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 the coverage.</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.