

# Liability

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QBE Asia  
May 2025

Applicable for product(s) offered in Malaysia:

**QBE Insurance (Malaysia) Berhad**

Member of PIDM

The certificate/policy/product denominated in foreign currency is(are) NOT PROTECTED BY PIDM. The benefit(s) payable under eligible certificate/policy/product denominated in Ringgit Malaysia 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](http://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	Moderate appetite	Not QBE appetite
<p>Below are occupation/industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Agriculture/commercial fishing/ forestry and logging</li> <li>• Food and beverage</li> <li>• Food retailing</li> <li>• Machinery and equipment</li> <li>• Metal product</li> <li>• Non-metallic mineral product</li> <li>• Petrochem/chemical and associated product manufacturing</li> <li>• Pharmaceutical products</li> <li>• Printing, publishing and recorded media</li> <li>• Retail - personal and household goods</li> <li>• Textile, clothing, footwear and leather</li> <li>• Wholesale - personal, household goods, basic materials, machinery and motor vehicle</li> <li>• Wood and paper product</li> </ul>	<ul style="list-style-type: none"> <li>• Children's toys</li> </ul>	<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• Aircraft, brakes, tyres and bicycles</li> <li>• Defence</li> <li>• Firearms/explosives/fireworks/ oil and petroleum products when manufactured to be used as fuel</li> <li>• Government administration</li> <li>• Invasive medical equipment</li> <li>• Motor vehicle retailing and services</li> <li>• Ship and submarine builders</li> <li>• Steering suspension</li> <li>• Tobacco</li> </ul>

\*restrictions apply for North American exports

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### 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
<p>Below are occupation/industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Agriculture/commercial fishing/ forestry and logging</li> <li>• Business services</li> <li>• Cafes and restaurants</li> <li>• Casino</li> <li>• Communication services</li> <li>• Construction trade services/general construction - contractors general liability policy excl. offshore oil &amp; gas</li> <li>• Education</li> <li>• Electricity and gas supply/water sewerage and drainage services</li> <li>• Finance/insurance/services to finance and insurance</li> <li>• Food &amp; beverage, pharmaceutical, personal and household goods, machinery and equipment, metal, non-metallic mineral product, petroleum, chemical and associated product, printing, publishing and recorded media</li> <li>• Food retailing</li> <li>• Government administration</li> <li>• Health services/community services</li> <li>• Hotels</li> <li>• Manufacturer's occupier's risk for aircraft/brakes, steering suspension/ ship and submarine builders/tobacco/ tyres/bicycles                     <ul style="list-style-type: none"> <li>- shipbuilders covered for occupiers risk only</li> </ul> </li> <li>• Mining open cut/underground and services to mining</li> <li>• Motion picture, radio and television services/libraries, museums and the arts</li> <li>• Motor vehicle retailing and services</li> <li>• Other services e.g. Church and temple</li> <li>• Personal services e.g. Salon, hairdressing, massage</li> <li>• Private households employing staff</li> <li>• Property services/property owners</li> <li>• Retail - personal and household goods</li> <li>• Services to agriculture; hunting and trapping</li> <li>• Sport and recreation - theme parks on excess layer only</li> <li>• Storage (excl. Bailee cover)</li> <li>• Transport including services to supply, transport - rail (excess layer only), road and other except water, air and space</li> <li>• Wholesale - personal household goods, basic materials, machinery and motor vehicle</li> </ul>

Moderate appetite
<ul style="list-style-type: none"> <li>• Fitness centre</li> <li>• Theme parks</li> </ul>

Not QBE appetite
<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• Government defence</li> <li>• Water, air and space transport</li> <li>• Offshore oil and gas</li> <li>• Firearms/explosives/fireworks/ oil and petroleum products when manufactured to be used as fuel</li> </ul>

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## 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
<p>Below are occupation/industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Agriculture/commercial fishing/forestry and logging</li> <li>• Beauty services - salons, hairdressing</li> <li>• Cafes and restaurants</li> <li>• Casino</li> <li>• Construction trade services/general construction - contractors general liability policy, Offshore (oil &amp; gas) construction excluded.</li> <li>• Education</li> <li>• Electricity and gas supply/water supply, sewerage and drainage services</li> <li>• Food and beverage</li> <li>• Food, personal and household good - manufacture, retail and wholesale</li> <li>• Freight forwarding</li> <li>• Government administration</li> <li>• Health services/community services</li> <li>• Hotels and resorts</li> <li>• Machinery and equipment</li> <li>• Metal product</li> <li>• Mining and services to mining</li> <li>• Non-metallic mineral product</li> <li>• Petrochem/chemical and associated product</li> <li>• Pharmaceutical products</li> <li>• Places of worship</li> <li>• Printing, publishing and recorded media</li> <li>• Property, communication, finance and business services</li> <li>• Road, rail and other transport including services to transport</li> <li>• Sports and recreation including museums and arts</li> <li>• Storage - bailee cover excluded</li> <li>• Textile, clothing, footwear and leather</li> <li>• Wood and paper product</li> </ul>

Moderate appetite
<ul style="list-style-type: none"> <li>• Fitness centre</li> <li>• Theme parks</li> </ul>

Not QBE appetite
<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Defence</li> <li>• Motor vehicle retailing and services</li> <li>• Offshore oil and gas</li> <li>• Water, air and space transport</li> </ul>

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## 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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QBE has a presence in Asia for more than 100 years with representation in Singapore, Hong Kong, Malaysia and Vietnam. We can combine in-depth local knowledge and expertise developed in each individual market and draw on the collective global resources of the entire Group to provide commercial, personal and specialty products and risk management solutions to our customers. Our success is built on the strength of our partnerships with professional insurance brokers, agents and financial advisors. QBE Asia is part of the International Division of QBE Insurance Group Limited, a general insurance and reinsurance company, headquartered in Sydney and listed on the Australia Securities Exchange (ASX). To learn more about QBE, visit [www.qbe.com](http://www.qbe.com)

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## IMPORTANT NOTES

- This brochure contains general information for the respective types of insurance products we offer, which caters to different needs. It is not a contract of insurance.
- The description of available coverage is for your quick and easy reference. The precise terms, conditions are specified in the insurance policy.
- You should read and understand all information about the policy coverage including the applicable product disclosure sheet, or ask your agent/broker, or us directly before you sign up, to ensure you have the right insurance to meet your needs.
- All premiums are subject to Service Tax at the prevailing rate. Policies are subject to RM10 stamp duty.
- If you have any enquiries about these products or other similar coverage, please visit our website at <https://www.qbe.com/my> for our contact details.
- QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



### **QBE Insurance (Malaysia) Berhad**

(Licensed under Financial Service Act 2013, regulated by Bank Negara Malaysia)

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