

# Plate Glass Insurance

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## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Plate Glass Insurance. Be sure to also read the general terms and conditions.)

Date:

## SCHEDULE 9 OF THE FINANCIAL SERVICES ACT 2013 (FSA) IMPORTANT NOTICE

### Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form (or when you applied for this Insurance) is inaccurate or has changed.

### Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form (or when you applied for this Insurance) is inaccurate or has changed.

### 1. What is this product about?

This policy provides you with coverage for loss or damage to breakage of glass in the insured premises.

### 2. What are the covers / benefits provided?

This policy covers loss or damage arising due to theft, accidental damage and contingencies that are not specifically excluded.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements of the insurance company.

Standard cover : RM\_\_\_\_\_premium for sum insured of RM\_\_\_\_\_

The estimated total premium that you have to pay is: RM\_\_\_\_\_. Please refer to the agent or the insurance company directly for more information.

4. **What are the fees and charges that I have to pay?**

<u>Type</u>	<u>Amount</u>
<ul style="list-style-type: none"><li>• Commission paid to the insurance agent</li></ul>	<ul style="list-style-type: none"><li>• 25% of premium</li></ul>
<ul style="list-style-type: none"><li>• Stamp Duty</li></ul>	<ul style="list-style-type: none"><li>• RM10.00</li></ul>
<ul style="list-style-type: none"><li>• Tax* (where applicable)</li></ul>	<ul style="list-style-type: none"><li>• 8% of premium</li></ul>

\*Tax – All premium and fees shown in this document may be subject to tax or other government levies.

5. **What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure – you must give all the facts in your application form fully and faithfully
- You must ensure that your property is insured at the appropriate amount
- Importance of receipt keeping and Other Key Terms & Conditions: Please refer to this link <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>.

**Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.**

6. **Sanction Exclusion Clause**

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any Insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the Insured would violate any applicable trade or economic sanctions law or regulation.

7. **What are the major exclusions under this policy?**

- Breakage during removal of or alteration to the glass or during alteration to the premises or fittings
- Loss or damage to frames or frameworks of any description or the cost of removal of any fittings, fixtures or other obstructions
- Cracked or imperfect glass
- Breakage arising out of fire, explosion, earthquake & volcanic eruption
- The first amount of each and every loss or damage described in the policy as the Excess
- War & Terrorism
- Loss or damage directly or indirectly caused by nuclear weapons

**Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.**

8. **Can I cancel my policy?**

You may cancel your policy by giving 7 days written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance.

9. **What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner.

10. **Where can I get further information?**

If you have any enquiries, please contact us at:

**Zurich General Insurance Malaysia Berhad**

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622 E-mail : CallCentre@zurich.com.my

11. **Other types of Plate Glass Insurance available**

- Not Applicable

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BE BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/BROKER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

**Zurich General 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 valid from **01st March 2024** until a revision is issued.

**Zurich General Insurance Malaysia Berhad**

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