PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Workmen Compensation Insurance

Other customers have read this PDS and found it helpful; **you should read it too**.

Date: 01 Nov 2025

1 What is Workmen Compensation Insurance?

This Policy provides protection to the Insured's employees against any injury or disease arising during the course of employment. In accordance with the Workmen's Compensation Act 1952 (Act 273), employers are legally obligated to cover employees defined as "Workmen" under a Workmen's Compensation Insurance Policy. However, this requirement does not apply to employees who are SOCSO members under the Employees Social Security Act 1969 (Act 4)

2 Know Your Coverage/Benefits

As an illustration, for an annual premium of RM1,000, you will receive Workmen's Compensation Insurance coverage with a Common Law Limit of RM1,000,000, based on a premium rate of 0.10% applied to the estimated wages.

This Policy **covers:**	This Policy **excludes:**
a) Compensation as laid down by the Workmen's Compensation Act.1952 (Act 273). b) Legal liability at Common Law. c) To make death or injury benefits. d) When common law coverage is affected, it will also indemnify the employer (Insured) if they are being sued by employees for negligence.	This policy does not cover certain losses, such as: • War and Terrorism • Cyber Liability • Asbestosis • Any employee who is not a "workman" within the meaning of the ordinance. • Liability arising solely from an agreement that would not exist otherwise • Radioactive and nuclear **Note:** *This list is **non-exhaustive.** Please refer to the policy wording for the full list of exclusions.*

The Duration of cover is for one year (except for project related risks). You need to renew your insurance policy annually.

If you have any questions or require assistance regarding your Workmen's Compensation Insurance, you can:

Call us at 1-300-888-622	Visit us at Insurance For Liabilities | Employer's Liability Insurance | Zurich Malaysia	Email us at callcentre@zurich.com.my

3 Know Your Obligations

For this insurance, you must pay a premium of :	
Standard cover	***RM1,000.00 (Annually)***
You also have to pay the following fees and charges:	
Stamp duty	***RM10.00***
Commission	• ***25% of the premium or RM250.00***
Other applicable charges (Tax*) **All premiums and fees shown in this document may be subject to tax or other government levies.*	• ***8% or RM80.00***

4 Other Key Terms

- Importance of Disclosure: You must disclose all relevant facts truthfully and completely in your insurance application form.
- You must inform your insurance agent or the insurer of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- You must not admit liability, make any offer, promise, or payment to any third party without our prior written consent.
- Excess: This is the portion of the loss that you are required to bear. The insurer will pay the remaining amount of any valid claim for loss or damage.
- Period of Insurance: Coverage is typically for a period not exceeding 12 months unless it aligns with the expiry of other policies you hold. You are required to renew your insurance policy annually.
- Payment of Premium:
  - The premium due must be paid to Zurich General Insurance Malaysia Berhad within 60 days from the inception date of the policy, failing which the contract is automatically cancelled.
  - Payment can be made by debit/credit card, online payment, cash or cheques (cheques should be made payable only in the name of Zurich General Insurance Malaysia Berhad).
- Claim procedure you can refer to this link https://www.zurich.com.my/customer-hub/my-claims.
- 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. You can inform us via email (CallCentre@zurich.com.my), customer portal (https://myzurichlife.com.my/) or call us at 1-300-888-622.
- 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 wording for the full terms and conditions.*

Can I cancel my policy?

Yes, you may cancel your policy by giving seven days' (7 days) written notice to the Insurance Company in such an event, the Insured shall be entitled to a return premium less premium charged at the Company's short period rates for the time the policy has been in force during the current Period of Insurance.

Zurich General Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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).

Zurich General Insurance Malaysia Berhad
Registration No. 201701035345 (1249516-V)
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
www.zurich.com.my

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LEMBARAN PENDEDAHAN PRODUK

Pelanggan Yang dihormati,
Lembaran Pendedahan Produk (PDS) ini direka untuk memberikan anda beberapa maklumat penting mengenai Polisi Pampasan Pekerja anda

Pelanggan lain telah membaca LPP ini dan mendapati ia bermanfaat; **anda harus membacanya juga.**

Tarikh: 01 Nov 2025

1 Apa itu Polisi Pampasan Pekerja?

Polisi ini menyediakan perlindungan kepada pekerja pihak yang diinsuranskan terhadap sebarang kecederaan atau penyakit yang berlaku semasa menjalankan tugas pekerjaan. Selaras dengan Akta Pampasan Pekerja 1952 (Akta 273), majikan diwajibkan secara undang-undang untuk melindungi pekerja yang ditakrifkan sebagai "Pekerja" di bawah Polisi Insurans Pampasan Pekerja. Walau bagaimanapun, keperluan ini tidak terpakai kepada pekerja yang merupakan ahli PERKESO di bawah Akta Keselamatan Sosial Pekerja 1969 (Akta 4).

2 Ketahui Perlindungan/Manfaat Anda

Sebagai ilustrasi, bagi premium tahunan sebanyak RM1,000, anda akan menerima perlindungan Insurans Pampasan Pekerja dengan Had Liabiliti Undang-Undang Am sebanyak RM1,000,000, berdasarkan kadar premium sebanyak 0.10% yang dikenakan ke atas anggaran gaji.

Polisi ini memberi perlindungan:	Polisi ini **mengecualikan:**
a) Pampasan seperti yang ditetapkan oleh Akta Pampasan Pekerja 1952 (Akta 273) b) Liability undang-undang di Common Law c) Untuk membuat faedah kematian atau kecederaan d) Apabila perlindungan undang-undang biasa terjejas, ia juga akan menanggung rugi majikan (Peserta) jika mereka disaman oleh pekerja kerana kecuaian.	Polisi ini tidak melindungi kerugian tertentu, seperti: • Perang dan Keganasan • Liabiliti Siber • Asbestosis • Mana-mana pekerja yang bukan “pekerja” seperti yang ditakrifkan dalam ordinan • Liabiliti yang timbul semata-mata daripada perjanjian yang tidak wujud secara semula jadi • Radioaktif dan Nuklear **Nota:** *Senarai ini **tidak lengkap.** Sila rujuk kepada dokumen polisi untuk senarai penuh pengecualian.*

Tempoh perlindungan adalah selama satu tahun (kecuali untuk risiko berkaitan projek). Anda perlu memperbaharui polisi insurans anda setiap tahun

Jika anda mempunyai sebarang soalan atau memerlukan bantuan berhubung Polisi Insurans Pampasan Pekerja anda, anda boleh:

Telefon kami 1-300-888-622	Kunjungi Kami di Insurance For Liabilities Workmen's Compensation Insurance | Zurich Malaysia	E-mel Kami melalui callcentre@zurich.com.my

3 Ketahui Kewajipan Anda

Untuk insurans ini, anda mesti membayar premium sebanyak:	
Perlindungan standard	***RM1,000.00 (Setiap tahun)***
Anda juga perlu membayar yuran dan caj seperti berikut:	
Duti Setem	***RM 10.00***
Komisen	• ***25% daripada premium atau RM250.00***
Cukai Perkhidmatan **Semua premium dan yuran yang tertera dalam dokumen ini mungkin tertakluk kepada cukai atau levi kerajaan yang lain*	• ***8% atau RM80.00***

4 Syarat Utama Lain

- Kepentingan Pendedahan: Anda mesti mendedahkan semua fakta yang relevan dengan jujur dan lengkap dalam borang permohonan insurans anda.
- Anda mesti memaklumkan kepada ejen insurans anda atau penanggung insurans tentang sebarang perubahan material sepanjang tempoh polisi. Ini bagi memastikan pindaan yang diperlukan boleh dibuat dan didokumenkan dalam polisi insurans anda.
- Anda tidak dibenarkan mengakui liabiliti, membuat sebarang tawaran, janji, atau pembayaran kepada pihak ketiga tanpa kebenaran bertulis daripada kami terlebih dahulu.
- Lebihan: Ini adalah bahagian kerugian yang perlu anda tanggung sendiri. Penanggung insurans akan membayar baki jumlah tuntutan yang sah bagi kerugian atau kerosakan.
- Tempoh Insurans: Perlindungan biasanya untuk tempoh tidak melebihi 12 bulan kecuali ia sejajar dengan tarikh tamat polisi lain yang anda miliki. Anda perlu memperbaharui polisi insurans anda setiap tahun.
- Bayaran Premium:
  - Premium yang perlu dibayar mesti dijelaskan kepada Zurich General Insurance Malaysia Berhad dalam tempoh 60 hari dari tarikh permulaan polisi, jika gagal, kontrak akan dibatalkan secara automatik.
  - Bayaran boleh dibuat melalui kad debit/kredit, pembayaran dalam talian, tunai atau cek (cek hendaklah ditulis atas nama Zurich General Insurance Malaysia Berhad sahaja).
- Prosedur Tuntutan: Anda boleh merujuk pautan ini https://www.zurich.com.my/customer-hub/my-claims.
- Adalah penting untuk anda memaklumkan kepada kami sebarang perubahan dalam maklumat hubungan anda supaya semua surat-menyurat dapat dihantar kepada anda tepat pada masanya. Anda boleh memaklumkan melalui e-mel (CallCentre@zurich.com.my), portal pelanggan (https://myzurichlife.com.my/) atau hubungi kami di 1-300-888-622.
- **Kepentingan Menyimpan Resit dan Terma & Syarat Utama Lain**: Sila rujuk pautan ini https://zurich.com.my/en/services/corporate/key-terms-and-conditions.

Nota:
Senarai ini ***tidak lengkap****. Sila rujuk kontrak polisi untuk syarat-syarat dan peraturan penuh polisi ini.*

Bolehkah saya membatalkan polisi saya?

Ya, anda boleh membatalkan polisi anda dengan memberikan notis bertulis selama tujuh (7) hari kepada Syarikat Insurans. Dalam keadaan tersebut, pihak yang diinsuranskan berhak menerima bayaran balik premium selepas ditolak premium yang dikenakan mengikut kadar tempoh pendek Syarikat bagi tempoh polisi telah berkuat kuasa dalam tempoh Insurans semasa.

Zurich General Insurance Malaysia Berhad dilesenken di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Manfaat yang dibayar di bawah produk yang layak dilindungi oleh PIDM tertakluk kepada had perlindungan. Sila rujuk Risalah TIPS PIDM atau hubungi Zurich General Insurance Malaysia Berhad atau PIDM (layari www.pidm.gov.my).

Zurich General Insurance Malaysia Berhad
No. Pendaftaran 201701035345 (1249516-V)
Tingkat 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Faks: 03-2109 6888 Pusat Panggilan: 1-300-888-622
www.zurich.com.my

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