

<b>PRODUCT DISCLOSURE SHEET (PDS)</b> (Read this Product Disclosure Sheet before you decide to take out this Product. Be sure to also read the general terms and conditions of this Policy).	<b>RHB Insurance Berhad</b>								
	<b>Workmen's Compensation Insurance</b>								
	<b>Date :</b>								
<b>1. What is this product?</b>									
This policy covers you as an employer in respect of your statutory liability under the Workmen's Compensation Law(s) as well as at Common Law to your employees who are generally not covered by SOCSO.									
<b>2. What are the covers/benefits provided?</b>									
This policy indemnifies you against all sums for which you shall be liable to pay compensation to any employee for personal injury sustained by accidents or occupational diseases arising out of and in the course of his employment under: <ul style="list-style-type: none"> <li>• The Workmen's Compensation Act 1952 and the subsequent amendments to the Act or</li> <li>• The Common Law. The standard Common Law limit is RM1,000,000 any one accident and in the aggregate. Kindly refer to nearest RHB Insurance office if higher limit is required.</li> </ul> Duration of cover is for one year (except for project related risks). You need to renew your insurance policy annually.									
<b>3. How much premium do I have to pay?</b>									
The total premium that you have to pay may vary depending on the underwriting requirements and annual payroll/wageroll you declared to us.									
<table border="1"> <thead> <tr> <th>Type</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Common Law Limit</td> <td>RM _____</td> </tr> <tr> <td>Estimated Annual Earnings</td> <td>RM _____</td> </tr> <tr> <td>Rate Applicable</td> <td>_____ %</td> </tr> </tbody> </table>		Type	Amount	Common Law Limit	RM _____	Estimated Annual Earnings	RM _____	Rate Applicable	_____ %
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<b>4. What are the fees and charges that I have to pay?</b>									
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<b>5. What are some of the key terms and conditions that I should be aware of?</b>									
<b>A. Importance of Disclosure (Statement Pursuant to Schedule 9 of the Financial Services Act 2013)</b> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.</li> <li>• 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.</li> <li>• 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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.</li> <li>• You must take reasonable care to provide us with all the answers and not to make misrepresentation. If you misrepresented any facts to us before the policy was entered into, we may: -             <ul style="list-style-type: none"> <li>○ declare your policy void from inception (which means treating it as invalid), we may not make any return of premium and also recover any unpaid premium;</li> <li>○ cancel this policy and return any premium less our cancellation charge or recover any unpaid premium;</li> <li>○ recover any shortfall in premium;</li> <li>○ not pay any claim that has been or will be made under the policy;</li> <li>○ be entitled to recover from you the total amount of any claim already paid under the policy or any claim we have to pay under any relevant legislation, plus any recovery costs.</li> </ul> </li> </ul>									
<b>B. Premium Warranty</b> This insurance is subjected to 60 days Premium Warranty, i.e. premium due must be paid and received by insurer within sixty (60) days from inception. Failing which, policy is automatically cancelled and 60 days' pro rate premium shall be entitled to insurer.									
<b>C. Claims Procedure</b> <ul style="list-style-type: none"> <li>• In the event of an emergency, just call us at <b>1300 220 007</b> or visit our <b>RHB Insurance</b> branches (during office hour) nearest to you.</li> </ul>									

- In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars.
- Please refer to the Policy Contract for full details of claims procedure.

**D. Importance of Keeping the Receipt**

You are strongly advised to keep the receipt after payment has been made for future reference.

**E. Policy Issuance**

The Policy Schedule will be delivered to you within 30 working days from the date of your application approved.

**F. Duty of Insured**

You should not admit, offer, promise or pay the claimant without our written consent.

**G. Declaration of Earning Changes**

You must maintain proper records of each employee and declare their wages and earnings truthfully otherwise in the event of claims, the average condition in the policy shall apply.

**Note:** This is non-exhaustive. Please refer to policy documents for full details.

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

**This policy does not cover:**

Any loss, damage or other contingency occasioned by or through or in consequence directly or indirectly, of any of the following occurrences namely:

- Liability assumed by agreement
- Any employee who is not "Workman" within the meaning of the Workmen's Compensation Law(s)
- War, Civil War and Act of Terrorism
- Radioactive and nuclear energy risks
- Claims arising from Asbestos

**Note:** This is non-exhaustive. Please refer to policy documents for full details.

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

The insurance may be terminated at any time by giving fourteen (14) days' notice by giving written notice to us. This Policy may be cancelled at the request of the Insured at any time. The Insured shall be entitled to a return of Premium less Premium at the Company's short period rates for the time the Policy has been in force.

**8. What do I need to do if there are changes to my contact / personal details?**

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

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

Should you require additional information about Workmen's Compensation Insurance, please refer to our authorised intermediaries, RHB Insurance and Bank Branches, Customer Relationship Centre or visit our website at [insurance.rhbgroup.com](http://insurance.rhbgroup.com).

If you have any enquiries, please do not hesitate to contact us at:

**RHB INSURANCE CUSTOMER RELATIONSHIP CENTRE**

Level 1, Tower Three, RHB Centre,  
 Jalan Tun Razak,  
 50400 Kuala Lumpur.  
 Tel: 1300 220 007; Fax: 03-2163 7277  
 Email: [rhbi.general@rhbgroup.com](mailto:rhbi.general@rhbgroup.com)  
 WhatsApp: 012-603 1978

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/PERSONAL BANKER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid from **01/03/2024**