



**TOKIO MARINE**  
INSURANCE GROUP

Fact Sheet

# Employer's Liability Insurance Policy

## The Coverage

This policy indemnifies you against liability at law to pay compensation to your employee including costs and expenses in respect of accidental bodily injury or disease arising out of and in the course of employment. In addition, with our written consent, we shall pay for all costs and expenses incurred in defending any claim.

## Limit of Indemnity

The Common Law Limit specified in your policy schedule is for any one claim or claims in any one period of insurance.

## Main Exclusions

This policy will not cover any liability directly or indirectly caused by or arising from

- employees of your contractors
- liability assumed by agreement
- any injury by accident or disease sustained outside the geographical area
- liability by virtue of Workmen's Compensation law
- war, civil war and related risks
- any act of terrorism
- radioactive and nuclear energy risks
- Latex Protein Toxic Syndrome
- asbestos related risks

## Main Conditions

- You shall take reasonable precautions to prevent accidents and disease and comply with all statutory obligations
- You must not admit, offer, promise or pay the claimant without our written consent

## Duty of Disclosure

You are to disclose all material facts that you know or ought to know; otherwise this policy may be invalidated.

## Contribution

If at the time of any loss injury there be any other subsisting insurance or insurances effected covering the same, we shall not be liable to pay or contribute more than its rateable proportion of such loss or injury.

## Excess

It is the amount of loss you have to bear for each and every claim.

## Payment of Premium

- Premium must be made to our agent or direct to us within 60 days from the inception of this Policy.
- Payment can be made by cash, credit card or cheques (cheques should be made in favour of our company).
- Insist on a receipt for the premium paid
- Contact us if you have not received the insurance policy after one month of purchase.

## WHAT YOU SHOULD DO In The Event Of Loss/Damage

### Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. Lodge a police report immediately if involving theft, accident and/or injury to third party.

### Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us and give full cooperation to the adjusters appointed by us in assessing your claim.

### Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

## HOW TO LODGE A Complaint And Redress Avenues Available



### Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to [www.bnm.gov.my/bnmlink/index.htm](http://www.bnm.gov.my/bnmlink/index.htm)) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website [www.tokiomarine.com](http://www.tokiomarine.com).

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