



**TOKIO MARINE**  
INSURANCE GROUP

Fact Sheet

# Public Liability Insurance Policy

## The Coverage

This policy indemnifies you against

- all sums which you shall become legally liable to pay compensation in respect of
  - 1) bodily injury to or illness of any person
  - 2) loss of or damage to property
- all cost and expenses of litigation
  - 1) recovered by any claimant against you
  - 2) incurred with our written consent

as a result of an accident happening during the period of indemnity in connection with your business and within the territorial limit.

## Limit of Indemnity

Our liability for all compensation payable

- in respect of any one accident or series of accident constituting one occurrence (including all litigation costs and expenses) shall not exceed the limit as specified in the policy schedule
- in respect of any one period of indemnity shall not exceed the limit as specified in the policy schedule

## Main Exclusions

This policy will not cover

- Liability assumed by agreement
- Liability to pay compensation under Worker's Compensation Act
- Liability in respect of loss or damage to your own property or property under your custody, care and control Liability in connection with bursting of steam boilers/vessels
- Liability caused by vibration or by the removal or weakening of support
- Liability arising from fire, earthquake, explosion, flood, fumes, pollution and contamination
- Pure financial loss
- Fines, penalties, punitive and exemplary damages
- War and related risks
- Any Act of Terrorism
- Radioactive and nuclear energy risks
- Claims arising from 'Latex Protein Toxic Syndrome' and Asbestos

## Duty of Disclosure

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

## 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.

## Excess

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

## Declarations

By acceptance of this policy, you agree that the statements in the declarations are your agreement and representations, that this policy is issued in reliance upon the truth of such representations and this policy embodies all agreements existing between yourself and the Company or any of your agents relating to this insurance.

## 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 :

- the Integrated Contact Centre of Bank Negara Malaysia via [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or
- 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).

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.