

## Frequently Asked Questions

## Lotus's-Tenant Public Liability Insurance Programme

### 1. What is Public Liability Insurance?

The company will indemnify the Insured against all sums which the Insured shall be legally liable to pay as damages in respect of

- Accidental Bodily Injury (including death or disease) to any person
- Accidental Loss of or damage to Property

Happening in connection with the Business and occurring during the period of insurance.

Note: For more details of standard terms, conditions and exclusion, kindly refer to Policy Wording attached.

### 2. Why do I need Public Liability Insurance?

Public liability insurance is an insurance policy designed to cover your business in the event that arising from your negligence that cause bodily injury or death to a member of the public or loss of or damage to the third parties' property.

Accidents causing bodily injury (including death or disease) to members of the public, or loss of or damage to their property, occur in such a variety of circumstances that even most careful person may not foresee the danger. If such an accident were to occur in connection with your business you may be faced with a legal suit for damages. Whether or not the claim is successful, the legal costs and expenses incurred could be substantial.

### 3. How can I subscribe to Public Liability Insurance?

Lotus's Stores (Malaysia) Sdn Bhd also known as Lotus's has subscribed to Berjaya Sompo Insurance Berhad (BSIB) a Master Public Liability Insurance Policy.

The Coverage:

- Period of insurance is from \_\_\_\_\_ to \_\_\_\_\_
- Cancellation and/or lapse of the tenancy agreement with Lotus's will lead to an automatic cancellation of the individual certificate of insurance policy.

Limit of Liability: as per table stipulated above any one occurrence and unlimited during the period of insurance.

The policy does not cover:

- Excess as stated in the policy
- For any claim that occurs outside the place of business.

You may subscribe to the cover online at <https://online.berjayasompo.com.my/public-liability-insurance/lotuss/> or filling up the [Proposal Form](#) together with the payment & remittance advise and submit to BSIB. Upon acceptance of your registration for Public Liability Insurance, BSIB will issue a certificate of insurance. Please refer to the certificate for future correspondence with BSIB.

### 4. What is not cover?

The following are the main Exceptions under the Policy:

- Bodily injury to your Employee
- Property in your custody or control and property of your employees
- Liability assumed by contract or agreement
- Professional treatment or advice
- Goods sold or supplied
- Claim arising from ownership possession or use of mechanically propelled vehicles aircraft (other than manually-propelled) railway locomotives or rolling stock and power-operated lifting tackle. In some circumstances the Company is prepared to provide indemnity in respect of certain vehicle or power operated lifting tackle.
- Seepage pollution or contamination
- Fines or Penalties
- Property damage caused by explosion of boilers or other apparatus operating under internal steam pressure
- War Risks
- Radioactive contamination

### 5. What if I have a few stores in Lotus's?

#### **Scenario 1: Within the same Lotus's premise**

If you have multiple stores in the same Lotus's premise, you can subscribe the cover under one Lotus's outlet only.

#### **Scenario 2: Different Lotus's premise**

If you have multiple stores but not in same Lotus's premise, you MUST subscribe the cover for each of Lotus's premise.

### 6. How do I get more information about the cover?

You may contact your insurer company – BSIB at any time between 8.30 am to 5.00 pm Monday to Friday.

Email: [lotuss@bsompo.com.my](mailto:lotuss@bsompo.com.my)

Contact Number: 03-2170 7300 or 1-800-889-933

## 7. Premium Condition

Cover will take effect from the date of premium payment to BSIB at full annual premium. Pro-rata premium is not allowed. No refund premium is allowed for midterm cancellation of cover.

## 8. What happens when a claim occurs?

If an accident occurs the process is simple as long as you have Public Liability Insurance in place.

The injured party (plaintiff) makes a claim against you for their injury

- You notify BSIB, your insurer but REFRAIN from admitting liability
- Email to:

[NMMarshSME@bsompo.com.my](mailto:NMMarshSME@bsompo.com.my)  
[lotuss@bsompo.com.my](mailto:lotuss@bsompo.com.my)

- You carry on with your business
- You provide the Insurer with information that they have requested (i.e. legal letter from lawyer/law firm/plaintiff)
- The Insurer will liaise with the legal complexities.

Information to provide to BSIB as below:

- Policy Number
- Letter from plaintiff/lawyer firm/lawyer issued to **YOU**
- **YOUR** contact details
- Brief description of what happened

## 9. Where can I get further information?

You may refer to the link given or QR code provided below:

<https://online.berjayasompo.com.my/public-liability-insurance/lotuss/>



**NOTE:** Please refer to the Policy Wording for the full terms and conditions under this Policy.