

## Frequently Asked Questions (FAQs)

**1. When is this insurance policy applicable?**

This insurance policy is applicable when a claim, by reason of bodily injury and/or property damages in connection with Prife International Sdn Bhd products, is made in writing against Prife International Sdn Bhd within the claim jurisdiction during the insurance policy period.

**2. Does this insurance policy cover defence costs with respect to the claims?**

Yes. This insurance policy indemnifies Prife International Sdn Bhd for defence costs incurred, subject to Lonpac Insurance Bhd's prior written consent and the limit of indemnity.

**3. Who will pay the excess in the event if the limit of indemnity has been exhausted?**

Prife International Sdn Bhd must pay the applicable excess which is inclusive of defence costs. In the event Lonpac Insurance Bhd has paid the said excess, Prife International Sdn Bhd shall reimburse Lonpac Insurance Bhd the excess upon demand.

**4. Does this insurance policy cover court attendance?**

Yes. This insurance policy covers Prife International Sdn Bhd's court attendance costs at specified rates each day on which attendance is required.

**5. Is this insurance policy still applicable if Prife International Sendirian Berhad has become insolvent?**

Yes. This insurance policy will indemnify the estate, heirs, legal representatives, or assignees of Prife International Sdn Bhd in respect of any civil liability as if it was not insolvent.

**6. What types of liabilities or damages are excluded under this insurance?**

Liabilities or damages arising out of or caused by the following are not covered by this insurance policy:

- a. Asbestos
- b. Electronic Data
- c. Employers Liability
- d. Impaired Property
- e. Failure of Prife International Sdn Bhd's products to fulfil and perform the purpose as guaranteed
- f. Loss of use
- g. Pollution
- h. Claim made against Prife International Sdn Bhd prior to the commencement of this insurance policy
- i. Failure of Prife International Sdn Bhd's products to comply with the relevant legal standards
- j. Failure to render professional advice or service by or on behalf of Prife International Sdn Bhd
- k. Property damage
- l. Any costs incurred from the process of recalling or reperforming of Prife International Sdn Bhd's products

**7. What if two or more claims from the same event are made?**

All such claims will be considered as ONE claim under this insurance policy.

**8. What should I do if I want to make a bodily injury/property damage claim?**

Prife International Sdn Bhd must give a written notice containing the following information to Lonpac Insurance Bhd as soon as possible:

- a. Details of any bodily injury and/or property damages including the circumstances surrounding the event
- b. The identity of the third-party claimant or potential claimant
- c. The nature and likely quantum of the claim

**9. Can Prife International Sdn Bhd admit or assume any liability on their own behalf?**

No. Prife International Sdn Bhd cannot make any admission, offer, settlement or promise without Lonpac Insurance Bhd's prior written consent.

**10. Will Lonpac Insurance Bhd defend Prife International Sdn Bhd in the event a lawsuit is brought against Prife International Sdn Bhd?**

No. Lonpac Insurance Bhd does not have any duty to defend Prife International Sdn Bhd and Prife International Sdn Bhd shall defend and contest any claim made against them unless Lonpac Insurance Bhd elects to do so.

**11. Will Prife International Sdn Bhd be responsible for the negotiations for settlement or the handling of any claim under this insurance policy?**

No. Prife International Sdn Bhd will not interfere in the negotiations for settlement of any claim made under this insurance policy and shall not communicate with claimant or its representatives except with Lonpac Insurance Bhd's prior consent.

**12. What is the governing jurisdiction of this insurance policy?**

This insurance policy shall be governed by and construed in accordance with the laws of Malaysia.

**13. Does the compensation cover everything awarded in a judgment or settlement?**

No. While compensation includes the costs taxed or awarded against Prife International Sdn Bhd, it does not include the following:

- a. Punitive, exemplary, aggravated damages or multiplication of compensatory damages;
- b. Liquidated damages;
- c. Fines or penalties;
- d. Any non-pecuniary relief ordered or granted
- e. Amounts which Lonpac Insurance Bhd are legally prohibited from indemnifying.

**14. Are products sold by other authorized distributors covered under this insurance policy?**

Yes. Anything imported, exported, manufactured, labelled, or distributed by or on behalf of Prife International Sdn Bhd will fall under the scope of this insurance policy.

**15. Is this insurance policy applicable on Melamine contaminated products?**

No. This insurance policy does not apply to any liability directly or indirectly caused by any melamine contaminated products.

**16. Is this insurance policy applicable on PCB/Silica/Lead-related products?**

No. This insurance policy does not apply to any liability directly or indirectly caused by any PCB/Silica/Lead-related products.

**17. Does this insurance policy cover Prife International Sdn Bhd's failure to supply any goods?**

No. This insurance policy does not apply to any liability directly or indirectly caused by Prife International Sdn Bhd's failure or delay to provide or supply any goods or services or products.

**18. Does this insurance policy cover any cyber loss?**

No. This insurance policy does not cover any cyber loss including but not limited to losses caused by any criminal cyber act or cyber incident.

**19. Does this insurance policy cover any communicable disease?**

No. This insurance policy does not cover any losses resulting from a Communicable Disease.

**20. Does this insurance policy cover products sold at unauthorized personal websites and e-commerce platforms?**

No. This insurance policy only covers goods sold through our official platforms, branches, authorized stockists, and our authorized distributor.