



KinderShield PGTO Insurance
Bilingual Brochure (English & Bahasa Malaysia)

KinderShield PGTO (Professional, General & Teaching Organisation Liability)

What It Is / Apakah Ia:

KinderShield PGTO protects kindergartens and their teachers or staff from being sued (legal claims) by parents, guardians, or third parties due to accidents, mistakes, or misconduct in the course of running the kindergarten.

KinderShield PGTO melindungi tadika dan guru atau kakitangannya daripada tindakan undang-undang (tuntutan) oleh ibu bapa, penjaga atau pihak ketiga akibat kemalangan, kesilapan atau salah laku semasa mengendalikan tadika.

How the Policy Works / Cara Polisi Ini Berfungsi:

What's Covered / Apa Yang Dilindungi:

1. Legal Claims (Tuntutan Undang-Undang):

Covers claims made by parents, guardians, or others if they believe the kindergarten made a professional mistake or failed in their duties.

Melindungi tuntutan oleh ibu bapa, penjaga, atau pihak lain jika mereka percaya tadika telah melakukan kesilapan profesional atau gagal dalam tanggungjawab.

2. Employee Dishonesty (Ketidakjujuran Kakitangan):

If a teacher/staff member steals or commits fraud, and the kindergarten is sued, it covers up to **RM500,000**.

*Jika guru/kakitangan mencuri atau menipu dan tadika disaman, perlindungan sehingga **RM500,000** disediakan.*

► Special deductible of RM7,500 applies (*potongan khas RM7,500 dikenakan untuk tuntutan ini*).

3. **Bodily Injury / Kecelakaan Fizikal:**

Only covered if caused by failure in performing professional duties.

Hanya dilindungi jika kecederaan berlaku akibat kegagalan dalam melaksanakan tugas profesional.

✗ What's Not Covered / Apa Yang Tidak Dilindungi:

1. **Late Premium Payment / Bayaran Premium Lewat:**

If the premium is not paid within 60 days, the policy may be cancelled from the start.

Jika premium tidak dibayar dalam masa 60 hari, polisi boleh dibatalkan dari tarikh mula.

2. **Overseas Activities / Aktiviti Luar Negara:**

Not covered if claims are brought outside Malaysia or for activities outside Malaysia.

Tidak melindungi tuntutan dari luar Malaysia atau aktiviti yang dilakukan di luar Malaysia.

3. **Special Tutoring / Tuisyen Khas:**

Claims related to private tutoring are **not covered**.

*Tuntutan berkaitan tuisyen khas **tidak dilindungi**.*

4. **Sexual Misconduct / Salah Laku Seksual:**

No coverage for claims involving molestation or sexual abuse.

Tiada perlindungan bagi tuntutan melibatkan gangguan seksual atau penderaan.

5. **Cyber & Data Breach / Gangguan Siber & Pencerobohan Data:**

Not covered if caused by hacking, data leaks, viruses, etc.

Tidak dilindungi jika berpunca dari penggodaman, kebocoran data, virus dan lain-lain.

6. **Property Damage / Kerosakan Harta:**

Damage to any property is not covered.

Kerosakan pada mana-mana harta benda tidak dilindungi.

7. **Restricted Territories / Kawasan Dilarang:**

No coverage for any claims involving Belarus or Russia.

Tiada perlindungan untuk tuntutan yang melibatkan Belarus atau Rusia.

Coverage Summary / Ringkasan Perlindungan:

- **Limit of Liability / Had Tanggungan:** Based on Option A,B,C (Total per year / Jumlah setahun)
- **Retention (Deductible / Potongan):**
 - RM7,500 per claim (for professional/managerial claims)
 - Tiada potongan untuk tuntutan tanpa bayaran pampasan

KinderShield PGTO – What’s Covered / Apa Yang Dilindungi

This policy only covers claims:

- Made during the policy period; and
- Reported to the insurer within the allowed time.

Polisi ini hanya melindungi tuntutan yang:

- *Dibuat dalam tempoh polisi; dan*
- *Dilaporkan kepada pihak insurans dalam masa yang ditetapkan.*

Main Coverages / Perlindungan Utama

1. **Professional Liability / Tanggungjawab Profesional**
Covers the kindergarten, teachers, and staff if a parent, pupil, education authority, or third party sues them for a mistake in giving educational services.
Melindungi tadika, guru dan staf jika disaman kerana kesilapan dalam memberi perkhidmatan pendidikan.
2. **Managerial Liability / Tanggungjawab Pengurusan**
Protects board members or leaders (like Governors/Principals) from legal claims for poor management or decision-making.
Melindungi pihak pengurusan atas kesilapan dalam membuat keputusan atau menguruskan tadika.
3. **Employment Practices Liability / Amalan Pekerjaan**
Covers claims by staff for issues like wrongful dismissal, discrimination, or unfair

treatment.

Melindungi jika staf membuat tuntutan seperti diberhentikan kerja secara tidak adil atau layanan tidak adil.

4. **Defence Costs / Kos Pembelaan**

Legal defence costs for all covered claims are included.

Kos guaman untuk mempertahankan diri dalam semua tuntutan yang dilindungi akan dibayar.

Policy Extensions / Perlindungan Tambahan

1. **Ancillary Services Liability / Perkhidmatan Sokongan**

If an external therapist or specialist causes a problem and the kindergarten is blamed, this is covered.

Jika pakar luar seperti terapi menyebabkan masalah dan tadika dipersalahkan.

2. **Intellectual Property, Content & Defamation / Harta Intelek & Fitnah**

Covers claims for using copyrighted materials, inappropriate content, or damaging someone's reputation.

Melindungi jika dituduh mencuri bahan hak cipta, menyebarkan kandungan tidak sesuai atau memfitnah.

3. **Special Tutoring / Tuisyen Khas**

Covers claims from private or remedial tutoring provided by the teacher or school.

Melindungi jika ada masalah semasa tuisyen peribadi atau kelas pemulihan.

4. **Failure to Supervise / Kegagalan Mengawas**

If there are accusations of lack of supervision (e.g. bullying, abuse, harsh discipline) – and the court finds the school not guilty – defence costs will be reimbursed.

Jika dituduh gagal mengawas murid (seperti buli, penderaan), kos pembelaan akan dibayar balik jika mahkamah dapati tiada kesalahan.



5. **Employee Dishonesty / Ketidakjujuran Kakitangan**
Covers losses if a staff commits theft or fraud and the school is sued.
Melindungi kerugian jika staf mencuri atau menipu dan tadika disaman.
6. **Reputational Crisis / Krisis Reputasi**
Covers public relations or communication costs to protect the kindergarten's image.
Melindungi kos untuk jaga imej dan reputasi tadika jika berlaku krisis.
7. **Inquiry Attendance / Kehadiran Siasatan**
Pays expenses for school staff attending official inquiries or investigations.
Membayar kos untuk staf hadir ke siasatan rasmi.

KinderShield PGTO – Required Documents

KinderShield PGTO – Dokumen Diperlukan

 *KinderShield PGTO is a very strict and exclusive protection plan. Therefore, several supporting documents are required before the policy can be issued.*

 *KinderShield PGTO ialah pelan perlindungan yang sangat ketat dan eksklusif. Oleh itu, beberapa dokumen sokongan diperlukan sebelum polisi boleh dikeluarkan.*

Required Documents | Dokumen Diperlukan:

1.  **MOE License / Operating Permit**
 - A valid license issued by the Ministry of Education (MOE).
 - *Lesen sah daripada Kementerian Pendidikan Malaysia (MOE).*
2.  **Service Agreement / Contract Agreement**
 - For large companies (e.g. franchises/networks), a formal agreement between HQ and branches is required.
 - *Untuk syarikat besar (seperti francais atau rangkaian), perjanjian rasmi antara ibu pejabat dan cawangan diperlukan.*
3.  **Organizational Chart (Group/Subsidiaries)**
 - For group or subsidiary companies, a clear chart showing company structure is required.
 - *Untuk syarikat kumpulan atau anak syarikat, carta organisasi yang jelas perlu dikemukakan.*
4.  **SSM – Companies Commission of Malaysia**
 - A valid and updated copy of your company's registration (SSM certificate).
 - *Salinan pendaftaran SSM yang sah dan terkini sebagai bukti pendaftaran syarikat.*



 Important Note | Nota Penting:

Without these documents, your PGTO application **will not be processed** as this coverage involves high legal liability.

Tanpa dokumen-dokumen ini, permohonan PGTO anda **tidak akan diproses** kerana pelan ini melibatkan risiko perundangan yang tinggi.

