

<b>PRODUCT DISCLOSURE SHEET – Premier Fire and Con-Loss</b> (Please read this Product Disclosure Sheet before you decide to take up a <b>Premier Fire and Con-Loss</b> . Be sure to also read the general terms and conditions stated in the policy).	Our Reference : <b>V0324</b>  Name of Financial : <b>Liberty General Insurance Berhad</b> Service Provider : <b>Formerly known as AmGeneral Insurance Berhad</b>  Name of Product : <b>Premier Fire and Con-Loss</b>  Date : <b>March, 2024</b>
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### **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

OR

### **Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

#### **1. What is this product about?**

This policy provides you an enhanced Fire coverage for your property against loss or damage by fire, lightning, and explosion by domestic gas in addition to the additional features as follows.

#### **2. What are the covers / benefits provided?**

It provides extensive coverage for:

##### **Section 1: Fire**

This section covers the following:

- Loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes.
- Additionally, coverage can be extended to loss of or damage to your building by named perils such as aircraft damage, earthquake and volcanic eruption, storm tempest, flood, explosion, impact damage, bursting or overflowing of water tanks, bush/lalang fire, subsidence & landslip and riot strike and malicious damage with additional premium.

##### **Special Extension with NO additional cost**

###### **A. Trace and Access Clause**

- Covers the cost reasonably incurred due to water leakage in the premises provided the policy is extended to cover loss or damage caused by Bursting or Overflowing of Water Tanks Apparatus.
- Covers up to 10% of the sum insured or maximum RM50,000 for the period of insurance.

###### **B. Claims Preparation Clause**

- Covers expenses in preparing a claim.
- Covers up to 10% of the sum insured or maximum RM20,000 for the period of insurance.

**Liberty General Insurance Berhad 197801007153 (44191-P)**  
**Formerly known as AmGeneral Insurance Berhad**

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3 Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.  
 P.O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

**Tel: +603 2268 3333 Website: www.libertyinsurance.com.my**  
 (Service Tax Registration No.: B16-1808-31015443)

- C. Temporary Protection Costs Clause
- Covers the cost of temporary protection reasonably incurred for the safety and protection of property.
  - Covers up to 10% of the sum insured or maximum RM20,000 for the period of insurance.
- D. Inconvenience Allowances
- Provides a one-time allowance if there is a valid claim under this Policy.
  - Covers a fixed lump sum of RM2,500 for the period of insurance and is in addition to the Sum Insured.

### **Section 2: Fire Consequential Loss (Optional Cover)**

This section indemnifies insured against financial loss and additional expenses incurred due to and arising from loss of or damage to property insured under the Fire Policy.

Below are the comparison of the benefits between Enhanced Property and the basic Fire Product.

Benefits	Premier Fire and Con-Loss	Basic Fire
Section 1: Fire	√	√
Special Extension		
A. Trace and Access Clause	√	Not covered.
B. Claims Preparation Clause	√	Not covered.
C. Temporary Protection Costs Clause	√	Not covered.
D. Inconvenience Allowances	√	Not covered.
Section 2: Fire Consequential Loss	√	√

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

### 3. How much premium do I have to pay?

The total premium that you have to pay is may vary depending on the Sum Insured, the type of trade or business carried out on the premise or premises and including our underwriting requirements as per Revised Fire Tariff (RFT).

Sum Insured: RM \_\_\_\_\_  
 Rate Applicable: \_\_\_\_\_ %  
 Additional Cover: RM \_\_\_\_\_

The estimated total premium that you have to pay is: RM \_\_\_\_\_

The policy is also subject to a minimum premium of RM60.00 for dwelling risk and RM75.00 for non-dwelling risk.

### 4. What are the fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
<b>Agent's commission or where there is an intermediary involved</b>	25%
<b>Stamp duty</b>	RM10.00
<b>Service Tax</b>	Subject to the prevailing rate as imposed by the Government of Malaysia

### 5. What are some of the key terms and conditions that I should be aware of?

Some of the key terms and conditions that you should be aware of are:

- Importance of disclosure** - you must give all the facts in your application form fully and faithfully) You must ensure that your property is **insured at the appropriate amount**. Otherwise, average condition will apply for under-insurance at the time of loss. You will be deemed to be self-insuring for the difference.
- In the event of a loss, **we will pay you the insured value or the market value** of the insured property, whichever is lower (other than building). For building, we will pay you based on cost of replacement.
- If there is any other insurance covering the same liability, we are not liable to pay more than the rateable proportion.
- In the event of a claim, you must take immediate steps to minimize the damage and recover any missing property.

- f) This insurance is subjected to 60 days Premium Warranty, i.e. premium due must be paid and received by us within sixty (60) days from inception. Failing which, policy is automatically cancelled and we are entitled to the pro rata premium on the period we have been on risk.

**6. What are the major exclusions under this policy?**

We shall not be liable for loss or damage caused by or happening through:

- a) vermin insects mildew wear and tear depreciation or other deterioration or any process of repairing restoring or renovating.
- b) loss / damage due to war, radioactive contamination, and sonic booms.
- c) any accident loss damage or liability caused by nuclear weapons material.
- d) any act of Terrorism.

*(Note: This list is non-exhaustive. Please refer to the policy for the full list of exclusions under this policy.)*

**7. Can I cancel my policy and how do I cancel it?**

You may cancel your policy by giving us a written notice. In case of cancellation requested by you, you are entitled to a refund of the premium based on our short-period rates (as outlined in the table below) for the period of the policy which has been in forced. Upon cancellation, a minimum premium of RM60.00 for dwelling risk and RM75.00 for non-dwelling risk will be retained by us. No refund of premium will be allowed if there is a claim under the policy.

Below is the short-period rates table.

<b>Period not exceeding</b>	<b>Refund of Annual Premium</b>
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.

**9. Where can I get further information?**

If you have any other enquiries, please contact us at:

**Liberty General Insurance Berhad**

**Liberty Insurance Tower,**

CT9, Pavilion Damansara Heights,

3, Jalan Damanlela,

Pusat Bandar Damansara,

50490 Kuala Lumpur.

Tel. No. : +603 2268 3333 (General Line) or 1 300 88 8990

Email : [customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)

Website : [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**10. Other types of Fire Insurance cover available:**

Other types of Fire Insurance cover available are as follows:

- Fire Consequential Loss Policy
- Industrial All Risks Policy
- Insurance of Growing Tree
- Fire Legal Shield

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at **March, 2024**.