

PRODUCT DISCLOSURE SHEET – PLATE GLASS INSURANCE
(Please read this Product Disclosure Sheet before you decide to take out a Plate Glass Insurance. Be sure to also read the general terms and conditions stated in the policy).

Our Reference : **V0324**

Name of Financial : **Liberty General Insurance Berhad**
Service Provider **Formerly known as AmGeneral Insurance Berhad**

Name of Product : **Plate Glass Insurance**

Date : **March 2024**

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.

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

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.

1. What is this product about?

The policy is designed for buildings with glass doors, windows, glass panels and showcases.

2. What are the covers / benefits provided?

Plate Glass is an insurance plan that covers accidental breakage of fixed glass, which shall be considered plain or of ordinary glazing quality whilst situated at the Insured's premises from any cause other than those specifically excluded in the policy. In the event of breakage (which term does not include damage by scratching) of any item of glass specified in the policy schedule, the policy pays or make good the intrinsic value of the glass together with the cost of any necessary boarding up pending its replacement.

Duration for cover is One year. You will need to renew the insurance plan annually.

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)

3. How much premium do I have to pay?

The minimum annual premium is RM 79.50

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
Agent's commission or where there is an intermediary involved	25%
Stamp duty	RM10.00
Service Tax	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:

- a) You must notify us in writing in the event of any damage/loss that gives rise to a claim under this Policy.
- b) If there is any other insurance covering the same liability, we are not liable to pay more than the rateable proportion.
- c) In the event of any claim, you must notify us within fifteen days from the happening of such event, or you will be excluded from all rights to recover under this policy.
- d) If there is any change in occupancy of the property insured, you must inform us immediately in order for us to assess our risk exposure.

6. What are the major exclusions under this policy?

We are not liable for:

- a) breakage of the glass occasioned by or happening through fire or explosion.
- b) breakage of the glass whilst not fixed.
- c) damage to frames or frameworks of any description.
- d) the removal or replacement of any fittings or fixtures in order to replace the glass.

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

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)

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

You may cancel your policy at anytime by giving written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on short-period rate, where any minimum premium paid under the policy is not refundable.

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?**

Should you require additional information, please visit our website at www.libertyinsurance.com.my or contact any of our branches nationwide, or

If you have any 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

Website : www.libertyinsurance.com.my

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**.