

<b>PRODUCT DISCLOSURE SHEET – FIRE INSURANCE</b> (Please read this Product Disclosure Sheet before you decide to take out a <b>Fire Insurance Policy</b> . Be sure to also read the general terms and conditions stated in the policy).	Our Ref : <b>V0324</b>
	Name of Financial : <b>Liberty General Insurance Berhad</b> Service Provided <b>Formerly known as AmGeneral Insurance Berhad</b>
	Name of Product : <b>Fire Insurance Policy</b>
	Date : <b>March 2024</b>

**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 the 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 this Proposal Form is inaccurate or has changed.

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

This policy provides you with the coverage for your building and its contents and covers loss or damage by fire, lightning, and explosion by domestic gas.

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

This policy covers loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes. You may extend coverage to the following risks by paying additional premium:

- Loss or damage to your building by named perils such as aircraft damage, bursting or overflowing of water tanks or pipes, windstorm, earthquake and flood, subsidence, landslide, riot, strike and malicious damage
- Smoke damage and sprinkler leakage

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

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer 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 will have to pay may vary depending on the underwriting requirements of our company.

The sum insured is based on the current market value of the building based on Building Cost Calculator (BCC).

**Note: Kindly refer to Branch Office for more information on the Sum Insured.**

**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	15%
Stamp duty	RM10.00
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia

**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](http://www.libertyinsurance.com.my)  
 (Service Tax Registration No.: B16-1808-31015443)

**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) **Duty of disclosure** - you must give all the facts in your application form fully and faithfully.
- b) You must ensure that your property is **insured at the appropriate amount**.
- c) 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 stock and building)

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

This policy does not cover certain losses, such as:

- a) Loss / damage due to war, terrorism, radioactive contamination, and sonic booms.
- b) Loss by theft during or after the occurrence of fire
- c) Unless specifically expressed in the policy, goods held in trust or on commission is not covered

*(Note : This list is non-exhaustive. Please refer to the policy contract 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 at anytime by giving written notice to Liberty General Insurance Berhad. 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 about Fire Insurance, please refer to *insuranceinfo* booklet on 'Fire Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my), or

**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
- Building in Course of Construction
- Insurance of Growing Tree

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. FOR DETERMINING THE SUM INSURED AND TO MINIMIZE CASES OF UNDER INSURANCE, YOU ARE ADVISED TO REFER TO THE BUILDING COST CALCULATOR (BCC) ON OUR WEBSITE. THE BCC PROVIDES AN ESTIMATION OF THE REBUILDING COST OF YOUR PROPERTY.**

**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**.