



Liberty

Insurance®

Money
Policy

Terms & Conditions

MONEY POLICY

WHEREAS the Insured by a Proposal and Declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to **LIBERTY GENERAL INSURANCE BERHAD Formerly known as Amgeneral Insurance Berhad 197801007153 (44191-P)** (16688-K) (hereinafter called "The Company") for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

IN CONSIDERATION of the Insured paying to the Company the Premium the Company agrees subject to the terms, exceptions, limits, conditions and memoranda contained herein or endorsed hereon to indemnify the Insured up to the respective amounts stated in the Schedule as the Limit of Any One Loss against:

- (1) loss of Money by any cause whatsoever occurring in the Situation during the Period of Insurance and
- (2) the cost of repair or replacement of the Safe or Strongroom not otherwise insured directly associated with any theft or attempted theft therefrom occurring during the Period of Insurance.

Provided that out of Business Hours the Safe or Strongroom whilst containing the Money or any part thereof shall be kept locked and the keys thereof shall at all times be kept in the personal custody of the Insured or a responsible official or employee of the insured who on leaving the premises shall remove the keys therefrom.

PROVIDED ALWAYS that the Premium and all Renewal Premiums that may be accepted are to be regulated in respect of the risks specified in the Schedule hereto by the amount of money in transit during each period of insurance. A proper record shall be kept of all money in transit as defined in the Schedule hereto and the Insured shall at all times allow the Company to inspect such record and shall, within one month from the expiry of each period of Insurance, supply the Company with a correct account of all money in transit Insured by the Policy during the said period. If the total amount ascertained shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case may be, subject to any minimum premium for the period of insurance as may otherwise be defined hereon.

PROVIDED FURTHER that the due observance and fulfilment of the Provisions and Conditions of this Policy and any Endorsement hereon, which are to be read as part of this Policy, shall be a condition precedent to any liability of the Company under this Policy.

DEFINITIONS

MONEY shall mean Coins, Bank and Currency Notes, Cheques, Money, Orders, Postal Orders, Unused Postage Stamps, and Revenue Stamps all belonging to the Insured or for which the Insured has accepted liability.

BUSINESS HOURS shall mean the period which the Insured's Premises are actually occupied for business purposes and during which the Insured or his employees entrusted with Money are in the Premises.

SITUATION shall mean

- a) the Insured's business Premises
- b) the direct Transit in the custody of the Insured or a responsible official or employee of the Insured within the Territorial Limits in the Schedule

EXCEPTIONS

THIS POLICY DOES NOT COVER

1. loss or damage directly or indirectly occasioned by or through or in consequence of:
 - (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not);
 - (b) civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising, insurrection, rebellion, revolution, conspiracy, military or usurped power.
 - (c) martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
 - (d) any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any de jure or de facto Government or to the influencing of it by terrorism or violence or loot, sack or pillage in connection with any of the aforementioned occurrences.
2. any loss occasioned by or happening through strike, riot and civil commotion.
3. any loss due to or arising out of forged bank or currency notes.
4. shortages due to error or omission or shortages resulting from clerical or accounting errors or loss due to errors in receiving or paying out.
5. loss or damage by or through the collusion of or the fraudulent embezzlement by or the fraudulent misappropriation by the Insured or any person or persons in the employment of the insured.
6. loss from an unattended vehicle.
7. loss from any safe or strongroom opened by keys or by use of details of combination either of which has been left on the Insured's premises whilst closed for business.
8. any consequential loss whatsoever.
9. any loss or destruction of or damage or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include self-sustaining process of nuclear fission.
10. any loss or destruction or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
11. loss or destruction of or damage to money being sent by post.

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.
2. The Insured shall take all ordinary and reasonable precautions for the safety of the property insured and shall as far as practicable make use of all means of securing the premises whilst such property is contained therein.
3. Nothing contained herein shall give any rights against the Company to any person other than the Insured, and the Company will not be bound by any passing of the interest of the Insured otherwise than by death, unless and until the Company shall by endorsement hereon declare the Insurance to be continued.
4. Every notice or communication to be given or made under this policy shall be delivered in writing to the Company. No change in this Policy shall be valid unless approved by an authorised representative of the Company and such approval endorsed herein.
5. Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall give immediate notice thereof in writing to the Company and shall deliver within seven (7) days or such further time as the Company may allow a claim with such detailed particulars and such proof as may be reasonably required including verification by Statutory Declaration if requested by the Company; and if such claim be in any respect fraudulent or any fraudulent devices be used by the Insured to obtain any benefit under this Policy all benefits thereunder and all premiums paid in respect thereof shall be forfeited.
6. The Insured shall on becoming aware of any loss forthwith give immediate notice to the Police and either himself take all needful steps for ascertaining the circumstances attending to the loss and for recovery of the lost property and for providing for the future safeguarding of the property insured or appoint some responsible person with adequate authority to act on his behalf in the matters aforesaid.
7. The Insured will forthwith at the request and expense of the Company do and concur in doing all such acts and things as the Company may reasonably require with a view to the recovery of any lost property or to preserve and enforce any rights the Insured may have against any one in respect of any loss whether it has or has not been paid or made good by the Company. Any recovery made either by the Insured or the Company after settlement of any claim by the Company shall belong to the Company up to but not exceeding the amount paid by the Company.
8. If at the time of the happening of any event giving rise to a claim under this Policy there shall be any other insurance covering the same risk whether effected by the Insured or not then the Company shall not liable to contribute more than their rateable proportion of any payment in respect of such event.
9. The due observance and fulfilment of the Terms of this Policy in so far as they relate to anything to be done or not to be done by the Insured and the truth of the statements and answers in the proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
10. The Company shall not be bound to send any notice of the Renewal Premium becoming due, nor to renew this Policy.

11. The Indemnity granted by this Policy may be cancelled at any time by registered letter from the Company to the Insured's last known address and in such event the Company will return a pro-rata portion of the premium for the unexpired part of the Period of Indemnity. For the purpose of this condition the cancellation shall take effect seven (7) days after the time the notice of cancellation should have been received by the Insured in the ordinary course of Post.
12. If there shall be any misstatement in or if a material fact be omitted from the proposal for this Insurance, the Company may declare this Policy null and void.
13. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company. The costs of and connected with the arbitration shall be in the discretion of the Arbitrator, Arbitrators or Umpire. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months have been referred to arbitration under the provision herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
14. The Company shall not be liable for any loss or damage caused by or attributed to the act of cheating by any person within the meaning of the definition of the offence of cheating set out in the Penal Code.

Cheating as defined in the Penal Code is as follows:

"Whoever, by deceiving any person, fraudulently or dishonestly induces the person so deceived to deliver any property or intentionally induces the person so deceived to do or omit to do anything which he would not do or omit if he were not so deceived, and which actor omission causes or likely to caused damage to harm to that person in body, mind, reputation or property Is said to cheat."

15. The Company shall not be liable for any loss or damage caused by or attributed to the act of criminal breach of trust by any person within the meaning of the definition of the offence of criminal breach of trust set out in the Penal Code.

Criminal breach of trust as defined in the Penal Code is as follows:

"Whoever, being in any manner entrusted with property or with any dominion over property, dishonestly misappropriates or converts to his own use that property, or dishonestly uses or disposes of that property in violation of any direction of law prescribing the mode in which such trust is to be discharged, or of any legal contract, express or implied which he has made touching the discharge of such trust, or willfully suffers any other person so to do, commits criminal breach of trust."

N.B For your own protection, please read this Policy and its conditions and if the Policy is not filled in correctly or according to your intention please return the same to the Company for alteration.

ENDORSEMENT/CLAUSES/WARRANTIES

The following clauses, endorsements and warranties are applicable to this policy:

AUTOMATIC INCLUSION OF NEW LOCATION CLAUSE

Additional location will automatically be held covered up to maximum limit of liability insured under this Policy provided that notice of such addition be advised by the Insured within thirty (30) days from the date of commencement of the new location and appropriate additional premium paid.

Subject otherwise to the terms conditions and exceptions of the Policy.

CLOTHING / PERSONAL EFFECTS CLAUSE

The Company will indemnify the Insured against damage to clothing / personal effects of any employee of the Insured up to a maximum of the amount stated in the Schedule in respect of any one person where such damage is occasioned by assault in connection with robbery upon the person whilst such person is safeguarding money which is insured by this Policy.

DAMAGE TO SAFE / CABINETS / DRAWERS / CASH REGISTERS CLAUSE

Unless separately insured, it is understood and agreed that the insurance by this Policy shall extend to include any loss and/or damage to any safe, cabinets, drawers or cash registers caused by burglary, housebreaking, hold up and armed robbery, provided always that this extension shall not increase the liability of the Company under the respective insured items as described in the schedule of this Policy and that the total liability of the Company shall not exceed the limit of liability thereof. Extension provided under this clause shall include reinstatement of safe if same is beyond repair and the cost of removal of the damaged safe from the premises.

KEY CLAUSE

It is hereby declared and agreed that the insurance by this Policy is extended to cover loss of money and/or valuables abstracted from the safe / cabinet / drawers / cash registers following the use of key(s) or any duplicate thereof belonging to the Insured where such key(s) has been obtained by threats or violence from the Insured.

Provided always that the safe / cabinets / drawers / cash registers be kept locked except when in immediate use.

PAYMENT ON ACCOUNT CLAUSE

It is understood and agreed that in the event of the occurrence of a loss under this insurance the Company will make payment on account in respect of such loss to the Insured if desired.

REINSTATEMENT OF LOSS CLAUSE

In consideration of the Insured undertaking to pay an additional premium at the agreed rate on the amount of loss calculated on a pro rata basis from the date of such loss to the expiry of the current period of insurance, it is agreed that in the event of loss the insurance hereunder shall be maintained in force for the full sum insured.

ROBBERY ENDORSEMENT

Notwithstanding anything herein contained to the contrary, it is hereby declared and agreed that this policy is extended to cover the risk of robbery inside the premises described herein.

It is further declared and agreed that the word 'Robbery' shall mean taking of the insured property:

- (A) By violence inflicted upon a custodian
- (B) By putting him in fear of violence
- (C) From the custodian who has been killed or rendered unconscious

It is understood and agreed that the word 'Robbery' shall deemed to include armed robbery and/or hold-up.

PREMIUM WARRANTY

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the insurer within sixty (60) days from the inception date of this policy/endorsement/renewal certificate.

If this condition is not complied with then this contract is automatically cancelled and the insurer shall be entitled to the pro rata premium on the period they have been on risk.

Where the premium payable pursuant to this warranty is received by an authorised agent of the insurer, the payment shall be deemed to be received by the insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the insurer.

Subject otherwise to the terms and conditions of this policy.

SANCTION EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100

ENDORSEMENT/CLAUSES/WARRANTIES (not included in the Policy unless specified in the Schedule)

ABSCONDING MESSENGER EXTENSION CLAUSE

It is hereby declared and agreed that the insurance cover provided includes losses as a result of absconding messengers provided such losses are discovered within seven (7) working days of its occurrence.

Subject otherwise to the terms conditions and exceptions of the Policy.

INTRUDER ALARM PROTECTION AND MAINTENANCE WARRANTY

Warranted always that throughout the currency of this Policy, the premises containing the interests insured be protected by an approved intruder alarm system with standby batteries installed and maintained in good working order under an annual maintenance contract.

If the alarm system is under manufacturer's guarantee, the Insured shall conclude an annual maintenance contract on expiry of the guarantee period with the manufacturer or authorised distributor of the intruder alarm system. The Company shall not be liable under this Policy for any loss or damage arising whilst the premises are closed against customers or callers unless at such time the intruder alarm system and all other fastenings and protection existing on the premises are in full and effective operation.

SECURITY WARRANTY

Warranted that:

- 1) for carryings between RM6,000.00 and RM25,000.00 the money is carried in a motor vehicle accompanied by at least two responsible employees.
- 2) all carryings between RM25,000.00 and RM30,000.00 are undertaken by any organisation providing security services.
- 3) for carryings above RM30,000.00 either police or other armed escort is employed.

Subject otherwise to the terms exceptions and conditions of this Policy.

REINSTATEMENT VALUE CLAUSE (SAFE ONLY)

It is hereby declared and agreed that in the event of a loss or damage to the Insured's safe for which a claim is admitted under the Policy the indemnity shall be calculated based on the cost of replacing or reinstating such safe of the same kind of type but not superior to or more expensive than the value of the Insured's safe when new.

Subject otherwise to the terms and conditions of this policy.

STRIKES, RIOTS AND CIVIL COMMOTIONS CLAUSE

It is understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium this Policy shall extend to include loss of or damage to the interests insured directly arising from or caused by strikes, riots and civil commotions which for the purpose of this clause shall mean:

1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in the exclusion below.
2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbances or in minimising the consequence of any such disturbances.
3. The wilful act of any striker or locked out worker done in furtherance of a strike or in resistance to a locked out.
4. The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequence at any such act.

EXCLUSIONS

Provided always that the Company shall not be liable for any loss of or damage to the interests insured occasioned by or through or in consequence, directly or indirectly, any of the following occurrences:

- (A) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
- (B) Mutiny, civil commotions assuming the proportions at or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.
- (C) Acts of terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

For the purpose at this condition, "Terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section at the public in fear.

In any action, suit or other proceeding, where the Company alleges that by reason at the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

PERSONAL ACCIDENT BENEFIT EXTENSION

Personal accident cover for employees engaged in the conveyance of monies under this Policy.

This Policy shall extend to cover employee(s) of the Insured engaged in the transit of cheques and/or cash belonging to the Insured or otherwise insured under this Policy against death and/or disablement as herein below defined arising out of or resulting from any accident caused by violent accidental external and visible means or resulting from any accident caused by violent accidental external and visible means or resulting from murder, assault or attempt thereat, including strikes, riots and civil commotions, it being understood and agreed that the insurance granted by this extension shall be operative only whilst the employee(s) is/are on instructions of the Insured actually and actively engaged in connection with the transit of cheques and/or cash as stated in the attached Policy.

WARRANTED THAT:

- (A) This extension shall not cover more than two (2) employee(s) at one and the same time during or for the same transit.

- (B) The employees insured shall be free from physical defects and/or infirmity.
 (C) The employees insured shall not be below the age of 16 year or more than 60 years.

The capital sum insured: As specified in the schedule of this Policy.

The Compensation Benefits Payable

Compensation Benefits	Percentage Payable of the Capacity Sum Insured
If the injury shall within three (3) calendar months from the occurrence thereof be the direct and sole cause of:	
1. Death	100%
2. (A) Permanent total disablement, that is, the total and irrecoverable loss of all sight in both eyes. or	100%
(B) The loss by physical severance at or above the wrist or ankle of both hands or both feet or of any hand or one foot or	100%
(C) The loss in the manner aforesaid of one hand or foot together with the total and irrecoverable loss of all sight in one eyes. or	100%
(D) Any other injury causing total and permanent disablement from following any occupation or employment	100%
3. Permanent, partial disablement, that is the loss by physical severance of:	
(A) The entire hand or arm at or above the wrist	50%
(B) The entire foot or leg at or above the ankle	50%
(C) Complete and irrecoverable loss of all sight in one eye	50%
(D) Complete and irrecoverable loss of hearing in both ears	50%
(E) Loss of one thumb with joint	20%
(F) Complete and irrecoverable loss of hearing in one ear	10%
(G) Loss of index finger at or below second joint	8%
(H) Loss of any other finger	5%
(I) Loss of big toe with joint	5%
(J) Loss of any other toe	3%

The complete and irrecoverable loss of use at any member or members specified above shall be deemed to be loss of such member or members.

PROVIDED ALWAYS THAT:

No compensation shall be payable:

- 1) Under benefit 1 to 3 of this schedule, unless the death or loss takes place within three (3) calendar months from the date of the injury.
- 2) Under benefit 1 to 3, the maximum sum payable shall not exceed 100% of the capital sum insured.
- 3) After a claim has been admitted and become payable under benefits 1, 2 or 3 of this schedule, no further payment under this extension shall attach to the Company. This extension shall automatically be considered as void and the insured is not entitled to a return of premium.

PERSONAL ACCIDENT BENEFITS EXTENSION (WITH TEMPORARY TOTAL DISABLEMENT COVERAGE)

Personal accident cover for the employees engaged in the conveyance of monies under this Policy.

This Policy shall extend to cover employee(s) of the Insured engaged in the transit of cheques and/or cash, against death and/or disablement as herein below defined arising out at or resulting from any accident caused by violent accidental external and visible means or resulting from murder, assault or attempt thereof, strikes, riots and civil commotions, it being understood and agreed that the insurance granted by this extension shall be operative only whilst the employee(s) is/are on instructions of the Insured actually engaged in connection with the transit of cheques and/or cash as stated in the attached Policy.

Warranted that:

- (A) This extension shall not cover more than two (2) employee(s) at one and the same time during or for the same transit.
- (B) The employees insured shall be free from physical defects and/or infirmity.
- (C) The employees insured shall not be below the age at 16 years or more than 60 years of age.

The capital sum insured: As specified in the schedule at this Policy.

The Compensation Benefits Payable

Compensation Benefits	Percentage Payable of the Capacity Sum Insured
If the injury shall within three (3) calendar months from the occurrence thereof be the direct and sole cause of:	
1. Death	100%
2. (A) Permanent total disablement, that is, the total and irrecoverable loss of all sight in both eyes. or	100%
(B) The loss by physical severance at or above the wrist or ankle of both hands or both feet or of any hand or one foot or	100%
(C) The loss in the manner aforesaid of one hand or foot together with the total and irrecoverable loss of all sight in one eyes. or	100%
(D) Any other injury causing total and permanent disablement from following any occupation or employment	100%
3. Permanent, partial disablement, that is the loss by physical severance of:	
(A) The entire hand or arm at or above the wrist	50%
(B) The entire foot or leg at or above the ankle	50%
(C) Complete and irrecoverable loss of all sight in one eye	50%
(D) Complete and irrecoverable loss of hearing in both ears	50%
(E) Loss of one thumb with joint	20%
(F) Complete and irrecoverable loss of hearing in one ear	10%
(G) Loss of index finger at or below second joint	8%
(H) Loss of any other finger	5%
(I) Loss of big toe with joint	5%
(J) Loss of any other toe	3%

To complete and irrecoverable loss of use of any member or members specified above shall be deemed to be loss of such member or members.

4. (A) Temporary total disablement, that is, if such injuries shall from the date of the accident totally and continuously disable and prevent the Insured's employees from engaging in or attending to any business or following any occupation, the company shall pay to the Insured weekly compensation at the rate of RM60.00 per week.
- (B) Temporary partial disablement, that is, if such injuries shall from the date at the accident or immediately following a period of total disability covered under benefit 4(A), continuously disable and prevent the Insured's employees from attending to a substantial part of his usual business or occupation, the company shall pay for the period of such continuous partial disability up to one-third of the weekly indemnity specified in benefit 4(A).

Provided always that:

1. No compensation shall be payable:
 - (A) Under benefits 1 to 3 of this schedule, unless the death or loss takes place within three (3) calendar months from the date of the injury.
 - (B) Under benefits 4(A) and (B) at the schedule in respect of any one injury for more than 104 weeks from the commencement of the disablement.
 - (C) Under benefits 4(A) and (B) at the schedule until the total amount thereof shall have been ascertained and agreed.
2. Under benefits 1 to 3 the maximum sum payable shall not exceed 100% of the capital sum insured.
3. The Insured shall not be entitled to compensation under more than one of the aforesaid benefits 1 to 4 in respect of any one accident except that the Insured shall be entitled to receive compensation under benefit 4(B) for a period in succession to a period under benefit 4(A).
4. Any sum payable under benefit 4 shall be deducted from any sum becoming due under benefits 1 to 3 of the schedule.
5. After a claim has been admitted and become payable under benefits 1, 2 or 3 at this schedule, no further payment under this Policy shall attach to the company. The Policy shall automatically be considered as void and the Insured is not entitled to a return of premium.

AVENUE TO RESOLVE YOUR INSURANCE COMPLAINT

If you are not satisfied with our response or decision, you may submit your complaint to the avenue below.

Kindly check with Our Company's Complaints Unit on the proper avenue for dealing with Your Complaint.

- a) **Complaints Management Unit**
Liberty General Insurance Berhad
Formerly known as AmGeneral Insurance Berhad
Customer Service Executive, Customer Contact Centre
Corporate Tower 9,
Level 13A,
Pavilion Damansara Heights,
3 Jalan Damanlela,
50490 Kuala Lumpur.
Tel. No. : +603 2268 3333 (General Line) or 1 300 88 8990
Fax No. : +603 2268 2222
Email : customer@libertyinsurance.com.my
Website : www.libertyinsurance.com.my
- b) **Ombudsman for Financial Services (OFS)**
Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel. No. : +603 2272 2811
Fax No. : +603 2272 1577
- c) **BNMLINK (Laman Informasi Nasihat dan Khidmat)**
Bank Negara Malaysia
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel. No. : +603-2698 8044 (General Line) / 1-300-88-5465 (BNMLINK)
Fax No. : +603-2174 1515
e-Link : bnmlink.bnm.gov.my
Email : bnmlink@bnm.gov.my
Website : www.bnm.gov.my

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).