

**Customer Care Centre**Tel Call **1 300 80 3030**  
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**PRODUCT DISCLOSURE SHEET for AmElite Auto Trade Protection Package Insurance****Read this Product Disclosure Sheet before you decide to take out the AmElite Auto Trade Protection Package Insurance Policy. Be sure to also read through the general terms and conditions.****1. What is this product about?**

This policy is specially designed for Auto Trade Business, example car dealers, workshops or motor service centres and trade which are similar.

This product covers:-

- Section I – Fire & Special Perils
- Section II – Theft
- Section III – Money
- Section IV – Plate Glass
- Section V – Public Liability
- Section VI – Personal Accident

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

This policy covers:-

- Section I – Loss or damage by fire or Special Perils
- Section II – Loss by theft consequent upon forcible entry
- Section III – Loss of Money during transit or kept in your premises
- Section IV – Accidental damage to fixed glass in your premises
- Section V – Loss or damage to Third Party Property or bodily injury due to your negligence
- Section VI – Death & Permanent Disablement including medical expenses due to accident

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

The total premium that you have to pay depending on the sum insured for each section.

	Sum Insured (RM)	Premium (RM)
- Fire & Special Perils		
- Theft		
- Money		
- Plate Glass		
- Public Liability		
- Personal Accident		

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

Type	Amount
<b>Goods &amp; Services Tax (GST)</b>	6% of the premium (if applicable)
<b>Stamp duty</b>	RM10.00
<b>Agent commission where there is an intermediary involved</b>	15% of the premium

Goods & Services Tax (GST) will be imposed on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

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

- STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property.
- Excess, being the amount you have to bear before we indemnify you.

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

This policy does not cover death or injury caused by or due to:

- War, Civil War and any act of Terrorism
- Radioactive and nuclear energy risks
- Date recognition
- Property damage to data software
- The 'Liability to the Public' section does not cover any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos

Note: This list is non-exhaustive Please refer to the policy contract on the full list of exclusions under this policy.

**7. Can I cancel my policy?**

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium less premium based on our \*Short Period Table for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund premium is allowed if there is a claim under the policy.

**\*Short-Period Table**

Period Not Exceeding	Refund of Annual Premium
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 in your contact details to ensure that all correspondences reach you in a timely manner

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

If you have any enquiries, please contact us at:

**AmGeneral Insurance Berhad**  
 Menara Kurnia, No. 9 Jalan PJS 8/9,  
 46150 Petaling Jaya, Selangor Darul Ehsan,  
 Malaysia

**AmGeneral Insurance Berhad**  
**Customer Care Call Centre**  
 Level 20, Menara Kurnia  
 No.9 Jalan PJS 8/9,  
 46150 Petaling Jaya, Selangor  
 Tel: 1-300-80-3030 Fax: 03-2171 3030  
 E-Mail : [amassurance-general@ambankgroup.com](mailto:amassurance-general@ambankgroup.com)  
 Website : [www.amassurance.com.my](http://www.amassurance.com.my)

**10. Other products with basic and extended coverage available**

Please refer to our branches and agents for other similar types of cover available.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01 April 2015.