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**PRODUCT DISCLOSURE SHEET for
CONDOMINIUMS AND APARTMENTS PROTECTION INSURANCE Policy****Read this Product Disclosure Sheet before you decide to take out the Condominiums and Apartments Protection Insurance Policy.****Be sure to also read the general terms and conditions.****1. What is this product?**

This product covers:-

- Section I – All Risks (Optional)
- Section II – Burglary (Optional)
- Section III – Plate Glass (Optional)
- Section IV – Fidelity Guarantee (Optional)
- Section V – Money (Optional)
- Section VI – Machinery Breakdown (Optional)
- Section VII – Computer (Optional)
- Section VIII – Personal Accident (Optional)

Note : It is compulsory to take up the Fire Insurance Policy on the risk premises

2. What are the covers/ benefits provided?

This policy covers:-

- Section I – Loss or damage by fire, theft or accidental damage
- Section II – Loss by theft consequent upon forcible entry
- Section III – Accidental damage to fixed glass in your premises
- Section IV – Dishonesty of your employee
- Section V – Loss of Money during transit or kept in your premises
- Section VI – Loss or damage to plant & machinery in your premises
- Section VII – Loss or damage to electronic equipment and computer
- Section VIII – Death, Permanent Disablement and Medical Expenses of committee members 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. This policy is subject to minimum premium of RM100.00.

	Sum Insured (RM)	Premium (RM)
- All Risks		
- Burglary		
- Plate Glass		
- Fidelity Guarantee		
- Money		
- Machinery Breakdown		
- Computer		
- Personal Accident		

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

Type	Amount
Goods & Services Tax (GST)	6% of the premium (if applicable)
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	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 loss, damage, cost or expense of whatsoever nature or liability directly or indirectly caused by or due to:

- War, Civil War and any Terrorism
- Radioactive and nuclear energy risks
- Date recognition
- Property damage to data software

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 rates* 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 Rates 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
 Website : 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 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.

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.