



Customer Care Centre

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SMS Type AmG<space>message  
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## PRODUCT DISCLOSURE SHEET for AmSMI F&B Package Policy

**IMPORTANT NOTE:** Read this Product Disclosure Sheet before you decide to take out the AmSMI F&B Package Policy. Be sure to also read through the general terms and conditions.

### 1. What is this product about?

This policy provides you with comprehensive protection such as.

- Section I - Fire & Special Perils
- Section II - All Risk (Optional)
- Section III - Theft
- Section IV - Money
- Section V - Plate Glass
- Section VI - Fidelity Guarantee
- Section VII - Public Liability
- Section VIII - Employer's Liability
- Section VIII - 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 or damage by fire, theft or accidental damage
- Section III - Loss by theft consequent upon forcible entry
- Section IV - Loss of Money during transit or kept in your premises
- Section V - Accidental damage to fixed glass in your premises
- Section VI - Dishonesty of your employee
- Section VII - Loss or damage to Third Party Property or bodily injury due to your negligence
- Section VIII - Liability to your employees for injury or illness sustained under your employment
- Section VIII - Death & Permanent Disablement including medical expenses to the employees due to accident

You may extend coverage to the following risks by paying additional premium:-

- Aircraft Damage
- Earthquake & Volcanic Eruption
- Bursting Or Overflowing Of Water Tanks
- Explosion
- Impact Damage
- Bush/Lalang Fire
- Storm & Tempest
- Flood
- Riot Strike Malicious Damage
- Subsidence & Landslip
- Sprinkler Leakage

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

The total premium that you have to pay depending on the sum insured for Fire Plan selected.

	Sum Insured (RM)	Premium (RM)
Fire & Selected Perils	_____	_____
Others Section	_____	_____
The total annual premium that you have to pay : RM _____		

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

<u>What you have to pay in addition to the premium</u>	<u>Amount</u>
Service tax (if any)	5% of premium
Stamp duty	RM10.00
<u>What is included in the premium</u>	<u>Amount</u>
Commission paid to the insurance intermediaries (if any)	15% of premium

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

- Importance of disclosure – you must disclose all material facts that you know or ought to know, otherwise your policy may be invalidated.
- 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 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:

**AmG Insurance Berhad**  
9th Floor, Bangunan AmAssurance,  
No.1 Jalan Lumut, 50400 Kuala Lumpur, Malaysia

**Customer Care Centre**  
Ground Floor, Bangunan AmAssurance  
No.1 Jalan Lumut, 50400 Kuala Lumpur.  
Tel: 1 300 80 3030 Fax: (603) 21713030  
E-Mail: [amassurance-general@ambankgroup.com](mailto:amassurance-general@ambankgroup.com)  
Homepage: [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.**