



Customer Care Centre

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at local rates

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amassurance-general@ambankgroup.com

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PRODUCT DISCLOSURE SHEET for Golfers' Policy

IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Golfers' Policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

This policy indemnifies you for loss or damage occurring whilst you are playing or practicing golf at any recognized golf club or golf course within Malaysia, Republic of Singapore and Brunei.

2. What are the covers / benefits provided?

This policy covers:-	Sum Insured
- Section I – Legal Liability to Public	RM100,000
- Section II – Personal Accident	RM 10,000
- Section III –Golfing Equipment	RM 1,000
- Section IV – Personal Effects	RM 1,000
- Section V – Hole In One	RM 200

3. How much premium do I have to pay?

The total annual premium that you have to pay : RM60.00

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>
Stamp duty	RM10.00
<u>What is included in the premium</u>	<u>Amount</u>
Commission paid to the insurance intermediaries (if any)	25% 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.
- Coverage under Liability to the Public – You should not admit, offer, promise or pay the claimant without our written consent.
- You must inform the agent or us in writing on any material changes during the policy period so that the necessary amendments are endorsed to your policy.

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
- Any consequential loss

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 and no refund is allowed as the premium charged is the minimum premium.

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
Homepage: <https://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.