



Customer Care Centre

Call 1 300 80 3030  
at local rates

+603 2171 3030

Email [amassurance-general@ambankgroup.com](mailto:amassurance-general@ambankgroup.com)

Type AmG<space>message  
Send to 33911 (AmAlert)

## PRODUCT DISCLOSURE SHEET for MONEY Policy

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

**1. What is this product about?**

The policy provides you with coverage for loss of money ie cash, bank notes, currency notes, cheques, postal orders or money orders by any cause whatsoever in the circumstances or situation described in the Schedule

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

Money policy is divided into two categories eg

- ❖ Money In Premises
- ❖ Money in Transit

The Company will indemnify the insured against loss of money (definition of money as specifically described above) occurring during the Period of Insurance stated in the Schedule hereto or during any further period for which the Company may accept payment for the renewal of the Policy

Duration of cover is for one year and you need to renew the policy annually

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

The total premium that you have to pay may vary depending on the underwriting requirements of the insurance company you opted:-

Standard cover : RM\_\_\_\_\_ premium for sum insured of RM\_\_\_\_\_

Additional cover : RM\_\_\_\_\_

The estimated total premium that you have to pay is: RM\_\_\_\_\_

\* This policy is subject to minimum premium of RM100.00

**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>
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)	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
- ❖ You may insure on an estimated sum insured in consideration of your property value

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.*

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

This Policy shall not indemnify the insured against loss

- ❖ Arising from fraud or dishonesty of the insured's employees
- ❖ Due to clerical or accounting errors
- ❖ Insured (or which would but for the existence of this Policy be insured (by any fidelity guarantee policy).
- ❖ Due to depreciation in value
- ❖ From an unattended vehicle
- ❖ Loss or damage directly or indirectly caused by or arising from or in consequence of or controlled by nuclear weapons material
- ❖ Loss or damage directly or indirectly occasioned by War, Civil War and any act of Terrorism
- ❖ Radioactive and nuclear energy risks

*Please refer to the policy contract for 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

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change 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**  
9<sup>th</sup> 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: <https://www.amassurance.com.my>

**10. Other types of cover 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.**