

PRODUCT DISCLOSURE SHEET



AmAssurance

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your householder insurance.

Liberty General Insurance Berhad
197801007153 (44191-P)

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: October 2025

1 What is AMB Household Guard?

AMB Household Guard protects your house contents and personal effects caused by fire, lightning, explosion, flood, burst pipes and other perils stated in the policy.

2 Know Your Coverage

As an illustration, for **RM 381.50** [annually] with a sum insured of RM50,000, you will receive the following householder insurance **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">Loss or damage to your contents due to<ul style="list-style-type: none">Fire & LightningExplosion caused by gas used for domestic purposesAircraft and Other Aerial Devices and/or articles dropped therefromDamage by road vehicles or animalsBursting or overflowing of water tanks or pipesWindstorm, earthquake and floodFull theftLoss of RentLiability to the PublicProperty temporarily removed within MalaysiaDamage to mirrorsPersonal AccidentServants' PropertyFlood but excluding loss or damage by Subsidence or LandslipRiot, Strike, Malicious DamageDamage to locks and keysFire Brigade Charges	<ul style="list-style-type: none">Any act of terrorismCommunicable diseases exclusionProperty cyber and data exclusionRadioactive and nuclear energy risksSanction limitation and exclusionSubterranean fire, pollution or contaminationWar, civil war, invasion, military or popular rising, rebellion, revolutionConsequential loss

By paying an additional premium, you can expand the coverage to include:

- Mortgage loan Instalment protection
- Landlord insurance
- Waiver of sublimit for electronic appliances / kitchen appliances / jewelry / watch / branded goods

Note: This list is non-exhaustive. Please refer to the policy wording for the full details under this policy.

The duration of coverage is 1 year. You need to renew your policy annually.

Liberty General Insurance Berhad is a member of PIDM. The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

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

If you have any questions or require assistance on your insurance coverage, you can:



Call us at
1 800 88 6333



Visit us at
www.amassurance.com.my



Email us at
customer@amassurance.com.my



Scan the
QR Code above

3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	RM 381.50
Additional Cover	RM 410.57
Total premium you must pay is RM 792.07	
You also have to pay the following fees and charges:	
Stamp Duty	RM 10.00
Commission	15% of premium or RM 118.81 (included in total premium)
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Note: This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Liberty General Insurance Berhad.	

4 Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must ensure that your contents are insured at the appropriate amount.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium.
- There may not be any refund of premium if only minimum premium is paid or a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.