PRODUCT DISCLOSURE SHEET

Liberty General Insurance Berhad
197801007153 (44191-P)

Dear Customer,

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

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

Date: 12/2025

1 What is Burglary?

Burglary insurance provides protection against incidents of theft to your property.

2 Know Your Coverage

As an illustration, for premium ***RM450.00*** [annually], you will receive the following insurance **coverage** with Sum Insured of **RM50,000** if your premise is occupied as Restaurant:

This policy **covers:**	This policy **excludes:**
Loss or damage to the property insured whilst contained in the specified business or trade premises arising from: • Theft is consequent upon actual, forcible and violent entry to or exit from the premises • Resulting in damage to the property insured and premises due to such Theft or any attempt thereat	• Any act of terrorism • Communicable disease exclusion • Property cyber and data exclusion • Radioactive and nuclear energy risks • Sanction limitation and exclusion • War, civil war, invasion, military or popular rising, rebellion, revolution • Loss resulting from any act committed by any member of the Insured's household or business staff or by any person lawfully on the premises • If the premise is unoccupied for a period exceeding 30 consecutive days
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	*RM450.00 (annually)*
(+) Additional Cover	*Not Applicable*
Gross Premium	***RM450.00 (annually)***
You also have to pay the following fees and charges:	
(+) 8% Service Tax	*RM36.00*
(+) Stamp Duty	*RM10.00*
Total Premium Payable	***RM496.00 (annually)***
Where this is inclusive of:	
Commission	***25%*** of Gross Premium or ***RM112.50***

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.
- The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- This policy is subject to minimum premium of RM100.00

4 Other Key Terms

- Duty of Disclosure: You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your insurance and loss history. You must disclose all relevant facts truthfully and completely in your insurance application form.
- Change of risk: You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- Insurable interest: You must have an insurable interest in the insured property, which means you would suffer a financial loss if it is lost or damaged.
- Sum Insured: You must ensure that your property is insured at the appropriate amount.
- Excess: It is the amount of loss you have to bear before we indemnify you.
- Premium: The premium due must be paid and received by Liberty General Insurance Berhad within 60 days from the inception date of the policy. Failing which policy is automatically cancelled and we are entitled to the pro rata premium on the period we have been on risk.
- Claim: You must notify us immediately of any claim and take reasonable steps to minimize the loss or damage.

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 written notice to us. Upon cancellation, you are entitled to a partial refund of the premium based on short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us.
- There may not be any refund of premium if claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.
- Short Period Rates Table:

Period of Insurance	Percentage of Annual Premium Refund
Not exceeding 15 days	90%
Not exceeding 1 month	80%
Not exceeding 2 months	70%
Not exceeding 3 months	60%
Not exceeding 4 months	50%
Not exceeding 5 months	40%
Not exceeding 6 months	30%
Not exceeding 7 months	25%
Not exceeding 8 months	20%
Not exceeding 9 months	15%
Not exceeding 10 months	10%
Not exceeding 11 months	5%
Exceeding 11 months	No refund of premium