Introducing

FIRE PREMIER 365

MORE THAN JUST FIRE PROTECTION. IT'S RECOVERY INSURANCE.

Standard fire insurance protects the building structure and contents. **Fire Premier 365** goes further with more comprehensive coverage designed for complete peace of mind.

It's a harmonised enhanced solution that helps you recover, rebuild and move forward faster.

Subject to the terms, conditions, exclusions, and policy limits.

Exclusions

Fire Premier 365 is a comprehensive policy. However, like all insurance contracts, it contains specific exclusions. Below is a non-exhaustive summary of key exclusions. Please refer to the full policy wording for complete details.

- 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
- Consequential loss
- Loss by theft during or after the occurrence of fire
- Earthquake, volcanic eruption or other convulsion of nature (unless optional extension purchased)
- Subterranean fire, pollution or contamination

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Important Notice

i) This brochure is not a contract of insurance. The precise terms, exclusions, conditions and definitions applicable to this insurance are specified in the Policy wording. You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website www.amassurance.com.my.

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

1 800 88 6333 | amassurance.com.my

Underwritten by:
Liberty General Insurance Berhad 197801007153 (44191-P)

Head Office:
Liberty Insurance Tower, CT9, Pavilion Damansara Heights,3,
Jalan Damanlela, Pusat Bandar Damansara,
50490 Kuala Lumpur.

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FIRE PREMIER 365

A single fire insurance solution, built for businesses, homes and everything in between.

Underwritten by:
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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).

AmAssurance

FIRE PREMIER 365

One policy. Many possibilities.

Fire Premier 365 is a single, intelligent solution that adapts to how you use your property, whether you're running a café or managing a warehouse. No juggling multiple policies. Just one flexible, adaptable policy that provides consistent, high-quality protection that translates into time saved, risk reduced, and a clearer path back to operations if the unexpected strikes.

Fire Premier 365 is designed for:

- Retail shops and restaurants
- Commercial offices and warehouses
- Manufacturing and industrial units
- Residential homes and rental properties
- Mixed-use buildings and home-based businesses

A de-tariffed fire insurance product with enhanced features.

- Enhanced Fire Cover
- Inconvenience Allowance
- Claims Preparation Support
- Temporary Repair & Protection
- Trace & Access Cover
- Removal of Debris
- Reinstatement of Sum Insured

Not your standard fire protection

Standard fire policies leave you to deal with the fallout of cleanup costs, lost paperwork, emergency repairs. **Fire Premier 365** doesn't. These extra benefits are built into every policy: cash relief when your claim crosses RM20,000, help with claims paperwork, debris removal, and temporary repairs. That means less out of your pocket, less downtime, and a faster return to business.

	Extra Benefits	What It Provides	Sublimit (Maximum)
1	Inconvenience Allowance	One-time cash allowance to manage immediate disruption costs. Triggered when claim payable exceeds RM20,000.	RM5,000
2	Trace and Access	Covers reasonable costs incurred to locate and repair the source of damage (e.g., a burst pipe behind a wall).	10% of Sum Insured or RM50,000 (whichever is lower)
3	Claims Preparation Clause	Covers costs incurred to extract and compile information required for claim submission.	10% of Sum Insured or RM20,000 (whichever is lower)
4	Temporary Repair and Protection Cost	Covers necessary costs for urgent temporary repairs to maintain safety and protection of the property.	10% of Sum Insured or RM20,000 (whichever is lower)
5	Removal of Debris (Uninsured Property)	Covers costs to remove debris, dismantle, or prop up portions of uninsured property destroyed by fire or insured perils.	RM7,500 (any one accident and in the aggregate)
6	Terrorism and Sabotage Extension	Covers the physical loss or physical damage caused by an Act of Terrorism or Act of Sabotage.	10% of Sum Insured or RM1,000,000 (whichever is lower)

Tailor your coverage.

While **Fire Premier 365** provides a robust protection, every property faces unique exposures. **Fire Premier 365** lets you choose from over 20 optional covers, so you only pay for what your property actually needs.

- Aircraft Damage
- Bush/Lalang Fire
- Bursting or Overflowing of Water Tanks, Apparatus or Pipes
- Riot, Strike and Malicious Damage
- Impact Damage
- Damage by Falling Trees or Branches and Objects Therefrom
- Earthquake and Volcanic Eruption
- Storm & Tempest
- Flood
- Electrical Installation Clause B
- Explosion (Extended)
- Subsidence and Landslip
- Sprinkler Leakage
- Spontaneous Combustion
- Goods and Stocks Undergoing Any Heating/Drying Process
- Smoke Damage
- Cold Storage / Incubator Clause B

Please consult your AmAssurance agent or intermediary to assess which optional covers are suitable for your property's risk profile.