

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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



AmAssurance

Liberty General Insurance Berhad
197801007153 (44191-P)

Date: 12/2025

1 What is Golfer's Insurance?

Golfer's Insurance 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 Know Your Coverage

As an illustration, for RM60.00 [annually], you will receive the following insurance coverage.

| This policy covers : | This policy excludes : |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none">Section I – Legal Liability to Public: RM100,000Section II – Personal Accident: RM10,000Section III – Golfing Equipment: RM1,000Section IV – Personal Effects: RM1,000Section V – Hole In One: RM200 | <ul style="list-style-type: none">Any act of terrorismCommunicable disease exclusionProperty cyber and data exclusionRadioactive and nuclear energy risksSanction limitation and exclusionWar, civil war, invasion, military or popular rising, rebellion, revolutionAny consequential loss |

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 | RM60.00 (annually) |
| (+) Additional Cover | Not Applicable |
| Gross Premium | RM60.00 (annually) |
| You also have to pay the following fees and charges: | |
| (+) 8% Service Tax | RM4.80 |
| (+) Stamp Duty | RM10.00 |
| Total Premium Payable | RM74.80 (annually) |
| Where this is inclusive of: | |
| Commission | 25% of Gross Premium or RM15.00 |
| Note: <ul style="list-style-type: none">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 RM60.00. | |

4 Other Key Terms

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| <ul style="list-style-type: none">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.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.Liability claim: You should not admit liability, offer promise or payment to claimant without our written consent. Should there be a claim or an incident that would potentially trigger a claim, you are required to notify us immediately in writing. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.</p> | |
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? Can I cancel my policy?

- Yes. You may cancel your policy by giving written notice to us and no refund is allowed as the premium charged is the minimum premium.