



## PRODUCT DISCLOSURE SHEET for Household Guard Insurance

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

### 1. What is this product about?

This policy provides you with comprehensive protection coverage of loss or damage to your house contents and personal effects caused by:

- Fire, Lightning, Thunderbolt, Subterranean Fire
- Explosion
- Aircraft
- Impact
- Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
- Theft with forcible and violent breaking
- Hold Up and Armed Robbery
- Hurricane, Cyclone, Typhoon, Windstorm
- Earthquake, Volcanic Eruption
- Flood, but excluding loss or damage by Subsidence or Landslip
- Riot, Strike, Malicious Damage

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

This policy covers:

- Loss or Damage of Contents
- Property Temporarily Removed
- Damage to Mirrors
- Personal Accident
- Servants' Property
- Rental
- Liability to the Public

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](http://www.pidm.gov.my)).

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

The total premium that you have to pay may vary based on the sum insured covered. Minimum sum insured is RM 30,000 and premium is RM158.15.

Note: Premium stated are exclusive of Subject to the prevailing rate as imposed by the Government of Malaysia.

### 4. What are the fees and charges I have to pay?

Type	Amount
Service tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Stamp duty	RM10.00
Agent's commission or where there is an intermediary involved	25% of the premium

### 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any questions which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property

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

This policy does not cover certain losses such as:

- War, civil war and invasion
- Radioactive and nuclear energy risks
- Any act of terrorism

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

**Liberty General Insurance Berhad 197801007153 (44191-P)**  
Formerly known as AmGeneral Insurance Berhad

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(Service Tax Registration No.: B16-1808-31015443)

**7. Can I cancel my policy?**

You may cancel your policy by giving us a written notice. Upon cancellation, you are entitled to a refund of the premium based on short period rates\* for the policy period which has been in force. Any minimum premium paid under this policy is not refundable. No refund premium is allowed if there is a claim under the policy.

**\*Short-Period Rates Table**

<b>Period Not Exceeding</b>	<b>Refund of Annual Premium</b>
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about houseowner/householder insurance, please refer to the *insuranceinfo* booklet on 'Houseowner/Householder Insurance' available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Liberty General Insurance Berhad**

Liberty Insurance Tower,  
CT9, Pavilion Damansara Heights,  
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Email : [customer@amassurance.com.my](mailto:customer@amassurance.com.my)  
Website : [www.amassurance.com.my](http://www.amassurance.com.my)

**10. Other types of similar insurance 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.**

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

The information provided in this disclosure sheet is issued on 01/03/2023 and will be valid the next periodical review.