

# PRODUCT DISCLOSURE SHEET



**AmAssurance**

**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 liability insurance.

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

Date: 12/2025

## 1 What is Workmen's Compensation?

Workmen's Compensation protects you as an employer in respect of your statutory liability under the Workmen's Compensation Act as well as at Common Law to your employees who are not covered by the Social Security Organisation (SOCSO) as provided for under the Employees Social Security Act 1969.

## 2 Know Your Coverage

**As an illustration**, for premium **RM100.00** [annually], you will receive the following insurance **coverage** with Common Law Limit of **RM1,000,000**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<p>This policy indemnifies you against all sums for which you shall be liable to pay compensation to your employees for personal injury sustained by accident or disease arising out of and in the course of his/her employment under</p> <ul style="list-style-type: none"><li>the Workmen's Compensation Act 1952, and subsequent amendments to the Act, or</li><li>at Common Law</li></ul> <p>This policy is subject to Malaysia Jurisdiction only</p>	<ul style="list-style-type: none"><li>Any employee who is not a "workman" within the meaning of the Law(s)</li><li>Your liability to employees of Contractors</li><li>Any injury by accident or disease sustained outside the Territorial Limit</li><li>Any liability assumed by agreement</li><li>Any injury by accident or disease attributable to war, nuclear weapons material, ionizing, radiation or contamination by radioactivity from any nuclear fuel</li><li>Any liability of whatsoever nature attributable directly or indirectly to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof.</li></ul>

**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 (with exception to project related risks).

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](http://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](http://www.amassurance.com.my)



Email us at  
[customer@amassurance.com.my](mailto:customer@amassurance.com.my)



Scan the  
QR Code above

## 3

**Know Your Obligations**

<b>For this insurance based on the illustration, you must pay a premium of:</b>	
Standard Cover	<i>RM100.00 (annually)</i>
(+) Additional Cover	<i>Not Applicable</i>
<b>Gross Premium</b>	<b><i>RM100.00 (annually)</i></b>
<b>You also have to pay the following fees and charges:</b>	
(+) 8% Service Tax	<i>RM8.00</i>
(+) Stamp Duty	<i>RM10.00</i>
<b>Total Premium Payable</b>	<b><i>RM118.00</i></b>
<b>Where this is inclusive of:</b>	
Commission	<b>25% of Gross Premium or <i>RM25.00</i></b>
<b>Note:</b>	
<ul style="list-style-type: none"> <li>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.</li> <li>The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.</li> </ul>	

## 4

**Other Key Terms**

<ul style="list-style-type: none"> <li><b>Duty of Disclosure:</b> 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.</li> <li><b>Change of risk:</b> 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.</li> <li><b>Common Law Limit:</b> The standard Common Law limit is RM1,000,000 any one accident and in the aggregate. Please contact us for more information if higher limit is required.</li> <li><b>Estimated Annual Earnings:</b> You must maintain proper records of each employee and declare their wages and earnings truthfully otherwise in the event of claims, the average condition in the policy shall apply</li> <li><b>Duty of Assured:</b> You shall exercise reasonable care that only competent employees are employed, take all reasonable precautions to prevent accidents and comply with all statutory regulations and maintain all premises, furnishings, fittings, appliances and plant in sound condition.</li> <li><b>Excess:</b> It is the amount of loss you have to bear before we indemnify you.</li> <li><b>Premium:</b> 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.</li> <li><b>Liability Claim:</b> 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.</li> </ul>
<b>Note:</b> This list is <b>non-exhaustive</b> . 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.
- 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.