

AmGeneral Insurance Berhad (44191-P)

A member of the AmBank Group

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(GST Registration No.: 000789741568)

**AmAssurance****Customer Care Centre** **Tel** Call **1 300 80 3030**
at local rates **Fax** +603 2171 3030 **Email** amassurance-general@ambankgroup.com**PRODUCT DISCLOSURE SHEET for All Risks Insurance**

**Read this Product Disclosure Sheet before you decide to take out the All Risks Insurance Policy.
Be sure to also read the general terms and conditions.**

1. What is this product about?

The All Risks policy provides you with coverage for loss or damaged caused by fire, theft or any other accident or misfortune while property is within the territorial limits mentioned in the policy.

2. What are the covers / benefits provided?

- Fire and/or lightning
- Accidental damage
- Theft

Duration of cover is one (1) year and you need to renew your policy annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the Sum Insured, the risk exposure and the underwriting requirements of the insurance company:

Sum Insured : RM _____
 Rate Applicable : _____%

The estimated total premium that you have to pay is: RM_____

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

The fees and charges that you will have to pay are:

Type	Amount
Goods & Services Tax (GST)	6% of the premium (if applicable)
Stamp duty	RM10.00
Agent Commission where there is an intermediary involved	25% of the premium

Goods & Services Tax (GST) will be imposed on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

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

- 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 question 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 shall take all reasonable precautions for the safety of the property insured.

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

6. What are the major exclusions under this policy?

This policy does not cover loss or damage occasioned by or happening through

- Wear and tear depreciation gradual deterioration mildew moth vermin or any process of cleaning dyeing repairing restoring or renovating
- Mechanical or electrical breakdown or derangement
- Confiscation nationalization requisition or willful destruction by any government public municipal local or customs authority
- Scratching or denting of any article or breakage of lenses of glass china earthenware mable gramophone records or other articles of brittle nature unless caused by burglary or theft or fire
- Strike, riot and civil commotion
- Directly or indirectly caused by or arising from or in consequence of or controlled by nuclear weapons material
- War, Civil War and any act of Terrorism
- Radioactive and nuclear energy risks
- Deeds bonds bills of exchange promissory notes cash bank notes securities for money stamp collections documents of any kind book of account manuscript medal coins livestock or motor vehicles and accessories unless specifically mentioned
- Date recognition clause

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

7. Can I cancel my policy and how do I cancel it?

You may cancel your policy by giving written notice to our company. Upon cancellation you are entitled to a refund of the premium less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund of premium will be allowed if there is a claim under the policy.

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 to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

AmGeneral Insurance Berhad
Menara Kurnia, No. 9 Jalan PJS 8/9,
46150 Petaling Jaya, Selangor Darul Ehsan,
Malaysia

AmGeneral Insurance Berhad
Customer Care Call Centre
Level 20, Menara Kurnia
No.9 Jalan PJS 8/9,
46150 Petaling Jaya, Selangor
Tel: 1-300-80-3030 Fax: 03-2171 3030
E-Mail: amassurance-general@ambankgroup.com
Website: www.amassurance.com.my

10. Other types of General insurance cover available:

Please refer to our branches and agents for other similar types of cover available

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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

The information provided in this disclosure sheet is valid as at 01 April 2015.