



PRODUCT DISCLOSURE SHEET for Golfers' Insurance

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

1. What is this product about?

This policy 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. What are the covers / benefits provided?

This policy covers:-	Sum Insured
- Section I – Legal Liability to Public	RM100,000
- Section II – Personal Accident	RM 10,000
- Section III –Golfing Equipment	RM 1,000
- Section IV – Personal Effects	RM 1,000
- Section V – Hole In One	RM 200

3. How much premium do I have to pay?

The total annual premium that you have to pay: RM60.00

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

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.
- Coverage under Liability to the Public – You should not admit, offer, promise or pay the claimant without our written consent.
- You must inform the agent or us in writing on any material changes during the policy period so that the necessary amendments are endorsed to your policy.

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or due to:

- War, Civil War and any act of Terrorism
- Radioactive and nuclear energy risks
- Any consequential loss

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

7. Can I cancel my policy?

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

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?

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 products with basic and extended coverage 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.

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.