

**AmGeneral Insurance Berhad (44191-P)**

A member of the AmBank Group

**Head Office:** Menara Kurnia, No. 9, Jalan PJS 8/9, 46150 Petaling Jaya, Selangor Darul Ehsan, Malaysia.**Postal Address:** PO Box 8607, 46792 Petaling Jaya, Selangor Darul Ehsan, Malaysia.**General Line:** +603 4047 8000**Website:** www.amassurance.com.my

(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 Plate Glass Insurance**

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

**1. What is this product about?**

This policy provides you with coverage for loss or damage due to breakage of all types of plate glass mounted or fixed on windows and doors including glass structures such as showrooms, offices, buildings, etc. unless specifically excluded in the policy.

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

This policy covers damage/breakage to any glass broken by fracture extending through the entire thickness of the glass due to accident or misfortune not otherwise excluded in the policy.

Duration of cover is One year. You need to renew your insurance 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 company:

Sum Insured : RM \_\_\_\_\_  
Rate Applicable : \_\_\_\_\_ %

The estimated total premium that you have to pay is : RM \_\_\_\_\_

This policy is subject to minimum premium of RM100.00

**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
<b>Goods &amp; Services Tax (GST)</b>	6% of the premium (if applicable)
<b>Stamp duty</b>	RM10.00
<b>Agent Commission where there is an intermediary involved</b>	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 must ensure that your glass is insured at the appropriate amount.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.*

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

This policy does not cover certain losses, such as:

Loss or damage caused by or arising from

- cracks on glass of which the Company have not been notified in writing
- during transit to or while being affixed to or removed from or during the course of alterations on the Assured's premises.
- fire, lightning, earthquake and explosion
- war, invasion, civil war, rebellion, revolution, riot or civil commotion
- willful act, procurement, connivance, assistance in any way whatsoever by the Assured's household or business staff

(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?**

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 change 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](mailto:amassurance-general@ambankgroup.com)  
Website: [www.amassurance.com.my](http://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 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.