

**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 Money Insurance**

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

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

This policy provides All Risks coverage unless specifically excluded under the policy for loss of money whilst in transit and/or whilst kept in the premises. Money means cash, bank notes, cheques, money orders, postal orders, Bills of Exchange and unused stamps.

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

Money policy is divided into two categories eg

- Money In Premises
- Money in Transit

The Company will indemnify the insured against loss of money (definition of money as specifically described above) occurring during the Period of Insurance stated in the Schedule hereto or during any further period for which the Company may accept payment for the renewal of the Policy

Duration of cover is for one year and you need to renew the policy annually

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

The total premium that you have to pay may vary depending on the Limit of Liability insured, the risk exposure and the underwriting requirements of the company. Premium computation is based on dual layered basis as follows :

- Money in Transit is based on Estimated Annual Carrying (EAC)
- Money in Premises is based on the Limit kept/contained in the premises any one event

Money In Transit – Limit per Carrying	:	RM _____
Estimated Annual Carrying (EAC)	:	RM _____
Rate Applicable on EAC	:	_____ % on EAC

Money In Premises – Limit any one event	:	RM _____
Rate Applicable on Limit	:	_____ % on Limit

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
<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 money 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:

- a) Loss, destruction or damage
  - occurring on premises which at the time are closed unless the money is in a locked safe or strong room.
  - shortages due to errors or omissions.
- b) Loss from safe or strong room following use of the key to the safe or strong room or any duplicate thereof belonging to the Assured unless this has been obtained by threat or by violence to any person.
- c) Loss from any unattended vehicle.
- d) Loss contributed to by or arising from
  - war, riot, civil commotion
  - confiscation or willful destruction by any government, public municipal, local or customs authority.
  - ionizing, radiation or nuclear weapons material

*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  
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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 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.