

**AmAssurance**

PRODUCT DISCLOSURE SHEET for Golfers' Insurance

Please read this Product Disclosure Sheet before you decide to take out the Golfers' Insurance Policy.
Be sure to also read 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

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).

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
Service tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Stamp duty	RM10.00
Agent's commission or where there is an intermediary involved	25% of the premium

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

Important of Disclosure

- 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; and
- 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:

Liberty General Insurance Berhad

Liberty Insurance Tower,
CT9, Pavilion Damansara Heights,
3, Jalan Damanlela,
Pusat Bandar Damansara,
50490 Kuala Lumpur, Malaysia.
Toll Free : 1 800 88 6333
Email : customer@amassurance.com.my
Website : www.amassurance.com.my

Liberty General Insurance Berhad 197801007153 (44191-P)
Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3 Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.

P.O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

Tel: +603 2268 3333 Website: www.amassurance.com.my

(Service Tax Registration No.: B16-1808-31015443)

10. Other types of similar 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

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

The information provided in this disclosure sheet is issued on 01/03/2024 and will be valid the next periodical review.