

We are thrilled to become one team, one family!

Pursuant to the announcement, AmGeneral Insurance Berhad ("AmGeneral") will change its corporate name to **Liberty General Insurance Berhad**.

As our customers, the following FAQs will help to respond to your enquiries. Do reach out to us if you need further information on this.

FAQs by Topic

- ☑ General Background on Legal Merger
- **☑** Customer Contact Channels
- ☑ Claims Questions Customers
- ☑ Cheques issued to AmGeneral Insurance Berhad / Liberty General Insurance Berhad or IBG transfer



General Background on New Entity Name

What is the new company name?

Liberty General Insurance Berhad, however all consumer brands will still maintain respectively (Liberty Insurance, Kurnia Insurans & AmAssurance).

What is the new company address?

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

What is the new company general fixed line contact number?

- 03 2268 3333
- 03 2268 2222 (Fax Number)

Is there any change in policy coverage and benefits pursuant to the recent announcement?

We assure you that all your rights, coverage and benefits in respect of your general insurance policy will remain valid and unaffected in any way.

Will there be a standardization of Motor Premium across the brands i.e. Liberty Insurance, Kurnia Insurans & AmAssurance?

There are no changes to all Motor policies and the benefits and premiums will remain the same according to the respective products/brands.

How have we explained the entity name change to customers?

We will inform customers/public of our entity name change through several communication channels:

- 1) Liberty & AmGeneral customers will receive a Covering Letter attached with their policy or endorsement documents.
- 2) There will be banners on our corporate websites,
 - <u>libertyinsurance.com.my</u>
 - <u>amassurance.com.</u>my
 - <u>kurnia.com</u>
- 3) There will be banners/postings on our social media sites,
 - Liberty Insurance: Facebook, Instagram, YouTube, LinkedIn
 - Kurnia Insurans: Facebook, Instagram, YouTube
- 4) There will be a press release to news outlets on entity name change
 - Press Release in English
 - Press Release in Bahasa Malaysia



Sample content included in these communications include:

We are excited to announce that AmGeneral Insurance Berhad ("AmGeneral") has changed its corporate name to Liberty General Insurance Berhad. For more information, please visit our company website. As we grow stronger together, we assure you that all your rights and obligations as a policyholder or business partner will remain unaffected. Our customer service contact details will remain the same. For further details, visit https://www.libertyinsurance.com.my

Customer Contact Channels

There are no changes to our business process or contact methods at entity name change.

Official Business Hours (excluding PH & weekends):

• Mon-Thurs: 8.30am-5.30pm

• Friday: 8.30am-4.15pm

Complaints Unit Channels:

Liberty Insurance

Telephone:1 300 88 8990

E-mail: customer@libertyinsurance.com.my

AmAssurance

Telephone: 1 800 88 6333

E-mail: customer@amassurance.com.my

Kurnia Insurans

Telephone: 1 800 88 3833 E-mail: customer@kurnia.com

AmGeneral Insurance Contact Channels:

By phone - 1800-88-3833 or 1800-88-6333 (24 hrs for breakdown assistance)

By email -

customercare@amgeneralinsurance.com

customer@kurnia.com

customer@amassurance.com.my

Feedback-amg@amgeneralinsurance.com

customercomplaint@kurnia.com

Through website -

www.kurnia.com

www.amassurance.com.my

Social media (Facebook)



Branch Counters location nationwide

One Touch App

Liberty Insurance Contact Channels:

By phone -

1800 88 5005 for Emergency roadside assistance (24 hrs)
1300 888 990 or 03-2619 9000 for sales, service & claims
03-7965-3977 for Worldwide emergency medical or travel advise assistance (24 hrs)

By email -

<u>customer@libertyinsurance.com.my</u> (official email for Enquiries/ Complaints) <u>quotation@libertyinsurance.com.my</u> (Direct Telesales)

Through website - <u>www.libertyinsurance.com.my</u>

Social media engagements: (Facebook) (Instagram) (You Tube)

Branch Counters Nationwide

Customers will need to request accident or roadside assistance from their respective brands:

- Kurnia Auto Assist
 By phone 1 800 88 3833 or 1 800 88 6333 (24 hrs for breakdown assistance)
- Liberty Emergency Roadside Assistance
 1800 88 5005 for Emergency roadside assistance (24 hrs)

Can customers still use AmGeneral's OneTouch app?

• There are no changes to the business operations at present, therefore customers would be able to use the existing OneTouch app.



Claims Questions - Customers

What will happen to my claims registered before entity name change?

There is no change to existing claim process to customers as a result of legal day merger official date. Customer's claim process remains unchanged of the respective brand channels whether the product is offered by Liberty / Kurnia / AmAssurance.

Does entity name change to Liberty General Insurance Berhad affect existing and/or new claims?

There is no change to customers as a result of entity name change. Customer's claim remained unchanged of the respective entity whether the product is offered by Liberty Insurance or AmGeneral Insurance.

Are there any changes to operation of Liberty branches and AmGeneral branches after entity name change?

1st (for non-consolidated branches): There are no changes to the business operations of Liberty & AmGeneral at present, therefore please contact the respective channels that are readily available. 2nd (for consolidated branches): There are no changes to the claims operation of Liberty & AmGeneral at present. However, please contact the respective channels at the consolidated branches.

Non-consolidated branches: Can I submit my claim under Liberty Insurance policy at AmGeneral Insurance branch counter or website?

There are no changes to the business operations of Liberty & AmGeneral at present, therefore please contact the respective channels that are readily available.

Non-consolidated branches: Can I submit my claim under AmGeneral Insurance policy at Liberty Insurance branch counter or website?

There are no changes to the business operations of Liberty & AmGeneral at present, therefore please contact the respective channels that are readily available.

Would I be able to check my claim details/status under Liberty Insurance policy with AmGeneral Insurance personnel? (inclusive of via email)

1st (for non-consolidated branches): There are no changes to the business operations of Liberty & AmGeneral at present, therefore please contact the respective channels that are readily available. 2nd (for consolidated branches): Please contact the respective teams for Liberty policies at the consolidated branch.

Would I be able to check my claim details/status under AmGeneral Insurance policy with Liberty Insurance personnel? (inclusive of via email)

1st (for non-consolidated branches): There are no changes to the business operations of Liberty & AmGeneral at present, therefore please contact the respective channels that are readily available.

2nd (for consolidated branches): Please contact the respective teams for AmGeneral policies at the consolidated branch.



Are there any changes of forms for claim submission after the entity name change to Liberty General Insurance Berhad?

1st Forms are not readily deployed (hard copy or system based): There are no changes to the business operations of Liberty & AmGeneral at present, therefore please contact the respective channels that are readily available for the existing forms.

2nd Forms are readily deployed (hard copy or system based): Kindly refer to the respective channels for the claims forms according to the respective brands.

Can Liberty customer send their vehicle to AmGeneral panel workshop for Own Damage claim repair? Please contact the respective channels that are readily available or check the workshop list on the website (if the workshops are panel for both Liberty and AmGeneral). Both panels are allowed to submit claims for either policy holders.

Can AmGeneral customer send their vehicle to Liberty panel workshop for Own Damage claim repair? Please contact the respective channels that are readily available or check the workshop list on the website (if the workshops are panel for both Liberty and AmGeneral). Both panels are allowed to submit claims for either policy holders.

Can Liberty customer pursue a Kurnia Express Claim under AmGeneral?

No, there are no changes to the business operations of Liberty & AmGeneral at present. Please contact the respective channels that are readily available.

If I am not satisfied with my settlement offer issued by AmGeneral or complaints, shall I continue to deal with AmGeneral or can I launch a complaint directly to Liberty Malaysia?

1st for non-consolidated branches: Please lodge the complaint to the respective branches of AmGeneral. 2nd for consolidated branches: Please lodge the complaint to the consolidated branch.

If I am not satisfied with my settlement offer issued by Liberty or complaints, shall I continue to deal with Liberty or can I launch a complaints directly to AmGeneral?

1st for non-consolidated branches: Please lodge the complaint to the respective branches of Liberty. 2nd for consolidated branches: Please lodge the complaint to the consolidated branch.

AmGeneral provides waiver of excess, why is Liberty not adopting the same approach?

There are no changes to the claims processes or practices. Both companies continue to operate within their Standard Operating Procedures (and based on respective insurance policies issued for the different coverage until further notice).



Cheques issued to AmGeneral Insurance Berhad / Liberty General Insurance Berhad or IBG transfer

With the recent change of Company's name from AmGeneral Insurance Berhad to Liberty General Insurance Berhad, which company name should I issue my cheque to?

Prior to 1 October 2023, all customers should issue their cheques to AmGeneral Insurance Berhad On or after 1 October 2023, all customers should issue their cheques to Liberty General Insurance Berhad.

For post-dated cheques, which company name should I issue my cheque to?

Please issue post-dated cheques dated after 1 October 2023 to Liberty General Insurance Berhad.

What will happen to those post-dated cheques that I have issued earlier under AmGeneral Insurance Berhad?

Please replace post-dated cheques dated after 1 October 2023 with cheques issued to Liberty General Insurance Berhad as soon as possible.

What will happen if I have banked-in cheques issued to AmGeneral Insurance Berhad after 1 October 2023?

The banks may not accept and clear cheques issued to AmGeneral Insurance Berhad after 1 October 2023 which result in the premiums or funds not received by the Company.

Will I incur any bank charges if the cheques that I issued were bounced / not cleared by the bank as a result of incorrect payee name?

There is a potential bank charge to account holder who issued the cheque which depends on individual bank and on case-to-case basis. Therefore, we advise you to refer to your respective bank for the bank charge as a result of cheques that were bounced or not cleared.

Which are the banks that I should bank in the cheques received from my clients / issued by me? For Liberty brand products, please deposit the cheques to our Maybank account number 514299125590.

For AmGeneral brand products, please deposit the cheques to our AmBank account number 0012010021507 or Maybank account number 512316305855.

For interbank giro transfer (IBG), what is the correct registration number to use?

The correct registration number to use is 44191-P

For interbank giro transfer (IBG), what is the correct Company name to use?

The correct Company name to use prior to 1 October 2023 is AmGeneral Insurance Berhad. On or after 1 October 2023, is Liberty General Insurance Berhad.

Is there a change in the bank account number for IBG and cheque deposit?

There is no change in the bank account number.