

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Electronic Equipment insurance.

Liberty General Insurance Berhad
197801007153 (44191-P)

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 12/2025

1 What is Electronic Equipment Insurance?

Electronic Equipment Insurance protects computer hardware, electronic equipment, storage equipment, data storage media including tapes and disks for commercial and office use with coverage for loss or damage caused by any unforeseen or accidental loss or damage from any cause other than those specifically excluded while the property insured is located within the territorial limits mentioned in the policy.

2 Know Your Coverage

As an illustration, for RM625.00 [annually] with a Sum Insured of RM250,000 , you will receive the following insurance coverage:	
This policy covers :	This policy excludes :
<ul style="list-style-type: none">Section I - Material Damage CoverSection II - Loss of Data and Data Media CoverSection III - Increased Cost of Working	<ul style="list-style-type: none">War, Civil War and any act of terrorismWilful act or omission or gross negligence of the Insured or their representativesLoss or destruction whether directly or indirectly arising from radioactivity or nuclear energy risksLoss or damage arising from wear and tearsLoss or damage for which the supplier, contractor or repairer is responsible (Applicable to Section 1 only)Loss or damage arising from any consequential loss
By paying an additional premium, you can expand the coverage to include: <ul style="list-style-type: none">Removal of DebrisDischarge of Gas	
Note: This list is non-exhaustive . Please refer to the policy wording for the full details under this policy.	
The duration of coverage is 1 year. You need to renew your policy annually.	

Liberty General Insurance Berhad is a member of PIDM. 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).

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

If you have any questions or require assistance on your insurance coverage, you can:



Call us at
1 800 88 3833



Visit us at
www.kurnia.com



Email us at
customer@kurnia.com



Scan the
QR Code above

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Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	RM625.00 (annually)
(+) Additional Cover	RM100.00 (annually) Additional Cover: Removal of Debris; Discharge of Gas
Gross Premium	RM725.00 (annually)
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM58.00
(+) Stamp Duty	RM10.00
Total Premium Payable	RM793.00 (annually)
Where this is inclusive of:	
Commission	15% of Gross Premium or RM108.75
Note:	
<ul style="list-style-type: none"> This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Liberty General Insurance Berhad. The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia. 	

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Other Key Terms

<ul style="list-style-type: none"> Duty of Disclosure: You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your insurance and loss history. You must disclose all relevant facts truthfully and completely in your insurance application form. Change of risk: You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy. Insurable interest: You must have an insurable interest in the insured property, which means you would suffer a financial loss if it is lost or damaged. Sum Insured: You must ensure that your property is insured at the appropriate amount. <ul style="list-style-type: none"> Section I: The sum insured must be monitored and reviewed regularly to ensure it represents the full value of your property in order to avoid under-insurance. Otherwise, you shall have to bear a proportionate share of the loss if the insured property is valued higher than the sum insured at the time of loss. Section II: The sum insured should be calculated in such a manner as to ensure that it covers the costs necessary for replacement or recreation of data and programs, including replacement of data media. Section III: The sum insured should be calculated so that it corresponds to the sum required to offset additional costs incurred for necessary interim measures within a 12 month period. Excess/Deductible: It is the amount of loss you have to bear before we indemnify you. Premium: The premium due must be paid and received by Liberty General Insurance Berhad within 60 days from the inception date of the policy. Failing which policy is automatically cancelled and we are entitled to the pro rata premium on the period we have been on risk. Claim: You must notify us immediately of any claim and take reasonable steps to minimize the loss or damage. 	
Note: This list is non-exhaustive . You should refer to the policy for the full list of terms and conditions.	



Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium.
- There may not be any refund of premium if only minimum premium is paid or a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.