

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your fire 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 Fire 365?

Fire 365 insurance protects your property against loss or damage by fire, lightning, explosion caused by gas used for domestic purposes or other perils mentioned in the insurance policy.

## 2 Know Your Coverage

**As an illustration**, for **RM479.50** [annually], you will receive the following insurance **coverage** with Sum Insured of **RM500,000** if your property is occupied as Restaurant with Building Construction Classification C1A:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<p>Loss or damage by fire, lightning, and explosion caused by gas used for domestic purposes.</p> <ul style="list-style-type: none"> <li>• Buildings (dwelling, factories, offices, shopping complexes etc.)</li> <li>• Stocks (raw materials, finished and unfinished goods, packaging materials &amp; etc.)</li> <li>• Contents (plants and machinery, furniture, fittings and fixtures, office equipment and tools, plans and documents etc.)</li> </ul> <p>This policy also provides the following additional benefits:</p> <ul style="list-style-type: none"> <li>• Inconvenience Benefit due to Fire or Flood</li> <li>• Removal of Debris (Uninsured Property)</li> <li>• Temporary Repair and Protection Cost</li> <li>• Terrorism &amp; Sabotage Extension</li> </ul>	<ul style="list-style-type: none"> <li>• Communicable disease exclusion</li> <li>• Property cyber and data exclusion</li> <li>• Radioactive and nuclear energy risks</li> <li>• Sanction limitation and exclusion</li> <li>• War, civil war, invasion, military or popular rising, rebellion, revolution</li> <li>• Consequential loss</li> <li>• Any act of terrorism &amp; sabotage</li> <li>• Loss by theft during or after the occurrence of fire</li> <li>• Earthquake, volcanic eruption or other convulsion of nature</li> <li>• Subterranean fire, pollution or contamination</li> <li>• Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance</li> </ul>

By paying an **additional** premium, you can expand the coverage to include:


- Aircraft Damage
- Bush/Lalang Fire
- Bursting & overflowing of water tanks apparatus or pipes
- Riot Strike and Malicious Damage
- Impact Damage
- Damage by Falling Trees or Branches and objects therefrom
- Earthquake and Volcanic Eruption
- Storm, Tempest
- Flood
- Electrical Installation Clause B
- Explosion
- Subsidence and Landslip
- Sprinkler Leakage
- Spontaneous Combustion
- Good undergoing drying/heating process
- Smoke Damage
- Cold Storage / Incubator Clause B

**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](http://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](http://www.kurnia.com)



Email us at  
[customer@kurnia.com](mailto:customer@kurnia.com)



Scan the  
QR Code above

### 3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	RM479.50 (annually)
(+) Additional Cover	Not Applicable
<b>Gross Premium</b>	<b>RM479.50 (annually)</b>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM38.36
(+) Stamp Duty	RM10.00
<b>Total Premium Payable</b>	<b>RM527.86 (annually)</b>
Where this is inclusive of:	
Commission	15% of Gross Premium or <b>RM71.93</b>
<b>Note:</b>	
<ul style="list-style-type: none"> <li>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.</li> <li>The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.</li> <li>This policy is subject to minimum premium of RM75.00 for commercial property and RM60.00 for private dwelling property.</li> </ul>	

### 4 Other Key Terms

<ul style="list-style-type: none"> <li><b>Duty of Disclosure:</b> 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.</li> <li><b>Change of risk:</b> 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.</li> <li><b>Insurable interest:</b> You must have an insurable interest in the insured property, which means you would suffer a financial loss if it is lost or damaged.</li> <li><b>Sum Insured:</b> You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured must be monitored and reviewed regularly to ensure it represents the full cost of rebuilding or 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. You may use the Building Cost Calculator <a href="https://bcc.piam.org.my/">https://bcc.piam.org.my/</a> as a reference.</li> <li><b>Excess:</b> It is the amount of loss you have to bear before we indemnify you.</li> <li><b>Premium:</b> 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.</li> <li><b>Claim:</b> You must notify us immediately of any claim and take reasonable steps to minimize the loss or damage.</li> </ul>
<b>Note:</b> This list is <b>non-exhaustive</b> . 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 based on short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us.
- There may not be any refund of premium if claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.
- Short Period Rates Table:

Period of Insurance	Percentage of Annual Premium Refund
Not exceeding 15 days	90%
Not exceeding 1 month	80%
Not exceeding 2 months	70%
Not exceeding 3 months	60%
Not exceeding 4 months	50%
Not exceeding 5 months	40%
Not exceeding 6 months	30%
Not exceeding 7 months	25%
Not exceeding 8 months	20%
Not exceeding 9 months	15%
Not exceeding 10 months	10%
Not exceeding 11 months	5%
Exceeding 11 months	No refund of premium