

PRODUCT DISCLOSURE SHEET for Householder Plus Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Householder Plus Insurance Policy. Be sure to also read the general terms and conditions.

1. What is this product about?

This policy covers loss or damage to your household contents and personal effects including:

- Accommodation Expenses (hotel, lodging house or boarding house)
- Personal Liability
- Personal Accident covers for your immediate family members
- Personal Accident covers for domestic maid

Coverage and Sublimit for Valuables

- Jewellery and personal accessories up to RM5,000.00
- Antiques, paintings and other work of art up to RM5,000.00
- Cash up to RM1,000.00

This insurance is only for residential properties constructed of brick/concrete walls and roofed with tiles/concrete/asbestos.

2. What are the covers / benefits provided?

This policy covers loss or damage caused by the following perils:

- Fire, lightning, explosion
- Earthquake, typhoon, windstorm, flood
- Riot, strike, malicious damage
- Bursting or overflowing of water tanks, apparatus or pipes
- Impact of vehicle
- Full theft (theft not accompanied by actual forcible and violent breaking into or out of building)
- Subsidence and landslide
- Aircraft and other aerial devices and/or articles dropped therefrom
- Any accidental external cause not excluded under the policy

Duration of cover is for one year. You need to renew your insurance policy annually.

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 premium that you have to pay may vary based on the sum insured covered. Minimum sum insured is RM25,000 and premium is RM178.63.

Note: Premium stated are exclusive of Subject to the prevailing rate as imposed by the Government of Malaysia.

4. What are the fees and charges I have to pay?

The fees and charges that you will have to pay are:

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?

Importance 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
- You must ensure that your property is insured at the appropriate amount. Should the loss amount be greater than the sum insured, you shall bear a rateable proportion of the loss accordingly
- If at the time of any loss, damage or liability covered by this policy, there shall be any other insurance covering the same risk, Liberty General shall not be liable for more than its rateable proportion thereof
- Reinstatement value basis for electrical appliances or equipment less than 5 years from the date of purchase we will pay the cost of replacing the lost or damaged property with the property of the same kind or type but not superior to or more extensive than the insured property when new. Average condition will apply if underinsured.
- Premium warranty – the insurance must be paid and received by the company / authorised agent within 60 days from policy inception date. If this condition is not complied with this policy is automatically cancelled and Liberty General shall be entitled to the prorated premium on the period we have been on risk

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.kurnia.com

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

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Loss or damage to building
- Loss or damage to property due to theft will not be payable if the insured premise is left unoccupied for more than 90 days in any one year of insurance, whether at one time or in aggregate
- War, terrorism, civil war and radioactive contamination

Note: This list is non-exhaustive. Please refer to the sample 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 a written notice to the insurance company in which case we shall retain the customary short period rate or minimum premium for the time the policy has been in force. No refund of premium will be allowed if there is a claim under the policy.

Short period table

Period not exceeding	Percentage (%) of refund
15 days	90
1 month	80
2 months	70
3 months	60
4 months	50
5 months	40
6 months	30
7 months	25
8 months	20
9 months	15
10 months	10
11 months	5
12 months	0

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about Houseowner/Householder insurance, please refer to the *insuranceinfo* booklet on Houseowner/Householder Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

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
Toll Free : 1 800 88 3833
Email : customer@kurnia.com
Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available:

Householder Insurance

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.