

STAMP DUTY PAID

# HOUSEOWNER/HOUSEHOLDER POLICY

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

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## OUR AGREEMENT

### **Applicable for Consumer Insurance Contracts**

This Policy is issued in consideration of the payment of Premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form or When You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

### **Applicable for Non-Consumer Insurance Contracts**

This Policy is issued in consideration of the payment of Premium as specified in the Policy Schedule and pursuant to the answers given in the Insured's Proposal Form (or when the Insured applied for this insurance) and any other disclosures made by the Insured between the time of submission of the Insured's Proposal Form (or when the Insured applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by the Insured shall form part of this contract of insurance between the Insured and **Liberty General Insurance Berhad**. (hereinafter called "the Company"). In the event of any pre-contractual misrepresentation made in relation to the Insured's answers or in any disclosures made by the Insured, it may result in avoidance of the Insured's contract of insurance, refusal or reduction of the Insured's claim(s), change of terms or termination of the Insured's contract of insurance.

This Policy reflects the terms and conditions of the contract of insurance as agreed between the Insured and the Company.

## WHAT MAKES UP THIS POLICY

Insurance does not cover You against everything that can happen.

Please read Your policy carefully to make sure You understand what it covers, the terms and conditions applicable and make sure You are satisfied with this insurance.

The heading does not form part of the policy wording.

The Policy, Schedule and Endorsements must be read together as they form Your insurance contract.

This Policy sets out what You are insured for as shown on the Schedule and the circumstances where You are not protected or covered.

Some words and expressions have been printed out in bold because they have been given specific meaning in the Policy. You will find their meaning in the Glossary.

The coverage provided under this Policy is subject to You fully observing and fulfilling the terms, provisions, Endorsement and clauses of the Policy.

## YOUR DUTY TO INFORM US

Duty of Disclosure

### **Applicable For Consumer Insurance Contracts**

Where You have applied for this Insurance wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when You applied for this insurance) i.e. You should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You were also required to disclose any other matter that You knew to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.

### **Applicable For Non-Consumer Insurance Contracts**

Where You have applied for this Insurance wholly for purposes related to Your trade, business or profession, You had a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant otherwise it may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.

Endorsements and Renewals

You are required before endorsement or renewal of Your insurance, to tell Us everything You know that is relevant and that a reasonable person under the circumstances could be expected to know. For any information given that may be deemed to increase the risk of loss or damage, We may require You to pay an additional Premium.

## OUR DUTY TO INFORM US

### Notice of Other Insurances

You must inform Us of any other insurance that You have bought at the time of purchasing this insurance, and also during the Period of this insurance, covering any of the same property insured under this Policy.

Such notice should be given and endorsed by Us in this Policy before the Occurrence of any loss or damage, failing which all benefits under this Policy may be forfeited

## INSURING CLAUSE (APPLICABLE FOR BUILDINGS AND / OR CONTENTS)

We will Insure the Buildings and / or Contents as shown on Your Schedule during the period of insurance. This cover will be given on the basis:-

- i) that You agree to pay Us the Premium for the cover, and
- ii) of the verbal / written information provided by You at the point of entering into this contract.

In respect of Insured events occurring during the period of insurance and subject to the limitations, exceptions and conditions contained or endorsed in the Policy, We will, by payment or by reinstatement or repair, indemnify You against loss or damage to the property insured as mentioned in the Schedule.

This Policy insures You up to the amount of the sum insured as stated in the Schedule for loss or damage to Your building and / or Your contents caused by an Insured event.

Your Schedule will show if You have insured Your building, Your contents or both.

### Your Building

- “**Buildings**” means buildings of a Private Dwelling House at the **premises** and includes:
- all domestic offices, stables;
- garages and outbuildings on the same **premises** used solely in connection to it and on the same **premises**;
- **fixtures and fittings**;
- walls, gates and fences around the **premises**.

Private Dwelling House shall also refer to buildings of Flats and Apartments.

When Blocks of Flats or Apartments are insured, Private Dwelling House will refer to the Private Flats or Apartments.

### Your Contents

“**Contents**” means Household goods and **personal effects** of every description, belonging to **You** or any member of **Your family** normally residing with **You** contained in the Private Dwelling House, Flat or Apartment and all domestic offices, stables, garages and out-buildings, used solely in connection to it, on the same **premises** specified on the **schedule**.

What is Covered	What is Not Covered
The cover for the contents is <b>limited to</b> :  a) No one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment not included) shall be of greater value than five (5) percent of the Total <b>Sum Insured</b> on Contents, unless such article is specially declared as a separate item;  b) Total value of platinum, gold and silver articles, jewellery and furs shall not exceed one third of the Total <b>Sum Insured</b> on Contents.	The cover for the contents <b>will not include</b> :  a) Part of the structure or ceiling, wallpapers or anything similar;  b) Property insured under more specific policies;  c) Deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash, currency notes, bank notes manuscripts, medals and coins, motor vehicles and accessories or livestock unless specifically mentioned in the <b>Schedule</b> .

## APPLICABLE WARRANTIES (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

This Policy is subject to the following Warranties:

### Restriction of Merchandise Warranty

No part of the premises should be used for the manufacture or deposit or storage of merchandise during the period of insurance.

### Premium Warranty

Premium due to Us must be paid and received by Us within sixty (60) days from the inception date of this policy/endorsement/renewal certificate.

If the condition is not complied with, this contract shall be automatically cancelled and We shall be entitled to the pro-rated Premium for the period We provide the cover.

Where the premium payable is received by Our authorised agent, the payment is deemed to be received by Us for the purposes of this warranty.

The onus of proving that the premium payable was received by a person, including an insurance agent who was not authorised to receive such premium, shall lie with Us.

**INSURED EVENTS  
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)**

What is Covered	What is Not Covered
<p><b>We</b> will provide cover for loss or damage to Your Building and/or Contents caused by any of the following:</p> <ol style="list-style-type: none"> <li>1. Fire, Lightning, Thunderbolt, Subterranean Fire</li> <li>2. Explosion</li> <li>3. Aircraft and Other Aerial Devices and/or articles dropped therefrom</li> <li>4. Impact with any of the buildings:               <ol style="list-style-type: none"> <li>i) For Private Dwellings, by any road vehicle or animals not belonging to or under the control of:                   <ul style="list-style-type: none"> <li>• <b>You</b>; or</li> <li>• <b>Your family</b> member.</li> </ul> </li> <li>ii) For Block of Flats or Apartments, by any road vehicles or animals not belonging to or under the control of:                   <ul style="list-style-type: none"> <li>• <b>You</b>; or</li> <li>• <b>Your</b> agent or servant; or</li> <li>• Any person resident on the Private Flats or Apartments.</li> </ul> </li> </ol> </li> <li>5. Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes</li> <li>6. Theft, but only if accompanied by actual forcible and violent breaking into or out of a building or any such attempt</li> <li>7. Hurricane, Cyclone, Typhoon, Windstorm</li> <li>8. Earthquake, Volcanic Eruption</li> <li>9. <b>Flood</b></li> <li>10. Robbery and hold up in the premises of your property.</li> </ol>	<p><b>We</b> will not provide cover for loss or damage to Your Building and/or Contents as follows:</p> <ol style="list-style-type: none"> <li>a) The <b>Excess</b> amount stated on the <b>Schedule</b>.</li> <li>b) Destruction or damage occurring while the Private Dwelling House is left unoccupied.               <ol style="list-style-type: none"> <li>a) If the Private Dwelling House is unoccupied for more than ninety (90) days whether consecutively or not in any one <b>period of insurance</b>, the cover will be suspended unless agreed by <b>Us</b> by way of an <b>endorsement</b>.</li> <li>b) Loss or damage due to theft by Your domestic servants or any member of Your family.</li> </ol> </li> <li>a) The <b>Excess</b> amount stated in the <b>Schedule</b>.</li> <li>b) Loss or damage to:               <ol style="list-style-type: none"> <li>i) any building in the course of construction, reconstruction or repair, unless all outside doors, windows and other openings are complete and protected;</li> <li>ii) metal smoke stacks, awnings, blinds signs and other outdoor <b>fixtures</b> or <b>fittings</b> including gates and fences.</li> </ol> </li> </ol> <p>The <b>Excess</b> amount stated in the <b>Schedule</b>.</p> <ol style="list-style-type: none"> <li>a) The <b>Excess</b> amount stated in the <b>Schedule</b>.</li> <li>b) Loss or damage to <b>buildings</b> caused by subsidence or landslip, except as a result of earthquake or volcanic eruption.</li> </ol>

**ADDITIONAL BENEFITS**

This refers to additional benefits provided to You without any additional premium, but which are subject to the terms and conditions of the Policy.

Applicable for Contents

Applicable if Your Policy insures Your Contents only:

**A) Contents Temporarily Removed**

What is Covered	What is Not Covered
<p>You are covered for an Insured event when the contents are temporarily removed from Your Private Dwelling, but remaining within the Geographical Area, provided such contents are not covered under another insurance policy.</p> <p>The limit of liability of this benefit is fifteen (15) percent of the Total Sum Insured on Contents.</p>	<ol style="list-style-type: none"> <li>a) Contents removed for sale or exhibition.</li> <li>b) Contents placed at furniture storage area.</li> <li>c) Losses due to Insured event 7 (Hurricane, Cyclone, Typhoon, Windstorm), Insured event 8 (Earthquake, Volcanic Eruption) and Insured event 9 (Flood) whilst the contents are in transit.</li> </ol>

B) Breakage to Mirrors

What is Covered	What is Not Covered
<p>You are covered for breakage of mirrors whilst in the Private Dwelling.</p> <p>The limit of liability is RM500.00 per piece any one accident</p>	a) Hand Mirrors

C) Compensation for Death

What is Covered	What is Not Covered
<p>You are covered against fatal injury (death) occurring in the Private Dwelling House due to external or visible violence caused by thieves or by fire, if the death occur within three (3) calendar months of such injury.</p> <p>If there are more than one (1) named insured, We will be liable for a pro-rate proportion of the compensation. For a Corporation, You must nominate a person or persons and lodge their name(s) with Us.</p> <p>The limit of liability of this benefit is the sum specified on the Schedule or one-half (1/2) of the Total Sum Insured on Contents, whichever is lesser.</p>	

D) Servants Property

What is Covered	What is Not Covered
<p>You are covered for loss or damage caused by an Insured event to clothing and personal effects of Your domestic servant(s), who stay with You or Your family within the Geographical Area as stated on the Schedule, provided such contents are not insured under another insurance policy.</p>	a) Cash, currency notes, bank notes and stamps.

**Digunakan untuk Bangunan dan / atau Isi Kandungannya.**

Digunakan sekiranya **Polisi Anda** menginsuranskan **Bangunan dan / atau Isi Kandungan Anda.**

E) Rent Insurance

What is Covered	What is Not Covered
<p>As an Owner, You are covered for loss of rent in the event Your Private Dwelling House as stated on the Schedule is no longer habitable, as a result of an Insured event for the period necessary for reinstatement.</p> <p>As an Occupier, We will pay for reasonable additional expenses incurred at a hotel, lodging house or boarding house, as a result of an Insured event, for the period necessary for reinstatement.</p> <p>The total limit of liability shall not exceed ten (10) percent of the Total Sum Insured on Buildings and I or Contents.</p> <p>This benefit is in additional to the Total Sum Insured as stated on the Schedule.</p>	

F) Liability to the Public

What is Covered	What is Not Covered
<p>We will indemnify You or Spouse Your legal liability in respect of accidents or series of accidents arising out of one occurrence, during the period of insurance to property or bodily injury to another person, who is not a member of Your family, Household or in Your service:</p> <p>a) Liability as owner of the insured Building caused by a defect in the buildings.</p> <p>b) Liability as an Occupier in respect of accidents which occur in or about the private dwelling house.</p> <p>Our limit of liability shall not exceed the sum specified on the Schedule.</p> <p>We will also indemnify You or Spouse:</p> <p>i) Legal costs and expenses recoverable from You or Spouse by any claimant, provided such legal cost and expenses were incurred before the date We shall have paid or offered to pay the full amount of the claim or the total amount recoverable in respect of any one occurrence.</p> <p>ii) Legal costs and expenses incurred by You or Spouse with Our consent.</p>	<p>a) Any claims brought against You or Spouse, in any country in courts outside Malaysia.</p> <p>b) All legal costs and expenses which are not incurred in or recoverable in Malaysia.</p> <p>c) We shall not be liable for injury or damage arising out of or incidental to:</p> <ul style="list-style-type: none"> <li>• Ownership, possession or use by or on behalf of You or Spouse of any lift, vehicle, vessel or craft of any kind;</li> <li>• The carrying out of alterations, additions, repairs or decorations to Your buildings;</li> <li>• Damage to property by subsidence fire or explosion (other than explosion of any domestic boiler fitted in an individual flat or apartment in the insured Buildings), for insurance for Private Flats or Apartments;</li> <li>• Any contractual agreement;</li> <li>• Asbestos or exposure or potential exposure to asbestos, any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos;</li> <li>• Any part of the insured Buildings used in connection with Your profession or business.</li> </ul>

If Buildings are for Blocks of Flats or Apartments, Our indemnity to You is restricted to Your legal liability for claims made on You as owner of the Buildings, as specified on the Schedule, but not as a resident occupying any part of the insured Buildings in respect of any accident occurring during the period of insurance.

We will indemnify Your personal representative in the event of Your death, in respect of the liability incurred by You or Spouse, provided the personal representative observes and fulfils and is subject to the terms, conditions and limitations of the Policy.

#### **GENERAL EXCEPTIONS (APPLICABLE FOR BUILDINGS AND / OR CONTENTS)**

You will not be covered under the following circumstances:

##### General Exception 1

We will not cover loss or damage or other contingency caused directly or indirectly by:

- a) War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), civil war;
- b) Mutiny, riot, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- c) Any act of terrorism.  
For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, Religious, ideological or similar purposes including the intention to influence any government and to put the public or any section of the public in fear.

Any loss or damage or other contingency happening during the existence of abnormal conditions (whether physical or otherwise) which are caused directly or indirectly, of any of the said occurrences shall be deemed to be loss, damage or a contingency which is not covered by this insurance. You have to prove that such loss, damage or other contingency happened independently of the existence of such abnormal conditions.

In any action, suit or other proceedings, where We alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon You.

##### General Exception 2

We will not cover loss or damage:

- a) caused by cessation of work, or by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto or any Public Municipal or Local Authority of the country or area in which the property is situated;
- b) to property by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process;
- c) arising from or in consequence of or contributed to by nuclear weapons material;
- d) arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for this purpose, combustion shall include any self-sustaining process of nuclear fission.

##### General Exception 3

We will not cover Consequential loss or damage of any kind except Rent Insurance.

#### **HOW WE WILL SETTLE YOUR CLAIM (APPLICABLE FOR BUILDINGS AND / OR CONTENTS)**

##### Insurable Interest

Only You have rights to claim from Us, except upon Your death, or by operation of law, the passing of interest of this insurance to another person shall only take effect after We have endorsed the Policy.

##### No Right of Claim from Any Other Person

Whilst the Policy insures property of Your family or domestic servant, only You can make a claim on their behalf.

##### Limit to Three (3) Paying Guests only

This Policy is valid if the number of paying guests, boarders and lodgers does not exceed three (3) persons. For the purposes of Additional Benefit- F) Liability to the Public, these persons are deemed to be members of Your Household.

##### Market Value

We will indemnify You the insured value or the market value of the insured property whichever is lower subject to the deduction of any Excess.

Market value means the value of the property insured at the time of loss or damage less allowance for wear and tear and depreciation.

The market value shall be determined by a valuation obtained by Us from the:

- manufacturer, or
- authorised sole agent or agent, or
- authorised broker, authorised distributor, or
- building contractor, or
- loss adjuster licensed under the Insurance Act 1996, or
- Registered Valuer under the Valuers and Appraisers Act 1981 to be mutually appointed by both You and Us.

The valuation so obtained shall be conclusive in any legal proceedings against Us.

#### Our Maximum Liability

Our total liability to You in respect of loss or damage during any one period of insurance will not exceed the amount stated against each item or in the aggregate, the Total Sum Insured specified on the Schedule or such other sum or sums endorsed in this policy.

#### Average

If the market value of the property insured at the time of any loss is collectively of higher value than the sum insured stated in the Schedule, then You will be responsible for the difference and bear a proportional share of the loss. The sharing of proportional loss will apply separately to each item insured.

#### Excess

For loss or damage (except by fire) to the Buildings of the Private Dwelling House by any Insured event where Excess applies, Excess shall separately apply to:

- a) each building. All insured buildings at the same premises stated in the Schedule are considered as one building.
- b) each incident. If the same Insured event occurs within seven (7) consecutive days, it is considered the same incident.

#### Other Insurance

If there are any other policies covering the same or part of the same loss, damage or liability, We will only pay a share of the total loss, damage or liability proportionally.

#### Subrogation

We are entitled to undertake in Your name and on Your behalf:

- the full conduct, control and settlement of any proceedings;
- recover compensation or secure indemnity from any third party in respect of anything covered by this Policy, at Our own expense and benefit.

#### Fraud

We will not pay if Your claim is in any way fraudulent by You or persons acting on Your behalf.

#### Right of Access and Control

On the happening of any loss or damage We are entitled to:

- enter any building where the loss or damage has happened;
- take and keep possession of the insured property;
- deal with the salvage of the damaged insured property.

However, You shall not abandon the damaged insured property to Us.

#### Arbitration

Any difference on the amount of any loss or damage between You and Us shall be referred to an arbitrator who shall be appointed in writing by You and Us. In case You and Us are unable to agree on a single Arbitrator, within two months of being required in writing to do so by either party, then You and Us shall be entitled to appoint an Arbitrator each who shall appoint an Umpire to preside over their meetings. However, one party is at liberty to appoint a sole Arbitrator, should the other party within two months of the written notice fail to appoint the other Arbitrator.

The costs of arbitration and awards shall be decided by the Arbitrator, Arbitrators or Umpire.

You and Us clearly agree that the awards by the Arbitrator, Arbitrators or Umpire shall be obtained first before You can commence legal proceedings on Us.

### **HOW TO MAKE A CLAIM (APPLICABLE FOR BUILDINGS AND / OR CONTENTS)**

#### Notice and Proof of Claim

You must immediately notify in writing to Us of any loss or damage and:

- at Your own expense and within 30 days after the incident, deliver to Us a claim in writing with detailed particulars and proofs as We may reasonably require;
- for loss or damage by theft or attempted theft, You must immediately make a Police report.

#### Building Plans

If We elect to reinstate any building, You must furnish Us plans, specifications and quantities as We may reasonably require.

#### Liability Claims

You shall upon receiving any notice of any accident or claim from other parties, give Us immediate notice in writing and as soon as possible supply Us full particulars in writing.

You shall send to Us immediately any writ, summons or other legal process issued or commenced against You and provide all necessary information and assistance to enable Us to settle or resist any claim or institute proceedings.

You shall not without Our written consent:

- admit or repudiate any claim or liability;
- offer or negotiate to pay a claim.

### **YOUR RESPONSIBILITY (APPLICABLE FOR BUILDINGS AND / OR CONTENTS)**

#### Duty of care

You shall use all reasonable diligence and care to keep the premises in proper state of repair. As owner of the Private Dwelling, You shall made good as soon as possible any defect discovered and shall, in the mean time, take additional precautions to prevent injury, loss or damage.



We will not be liable for any injury, loss or damage caused by You failing to remedy such defect after receiving notice from Us or from any person or public body.

**Reinstatement of Sum Insured**

After a loss, the full sum Insured of this insurance shall be maintained.

You are required to pay an additional pro rata premium based on the amount of loss calculated from the date of loss to the expiry date of insurance.

**Unvalued Policy Clause**

This is an unvalued policy. You must prove to the satisfaction of the Company the value of the property at the time of the happening of its destruction or the amount of such damage.

**HOW YOUR POLICY MAY BE CANCELLED  
(APPLICABLE FOR BUILDINGS AND / OR CONTENTS)**

You may cancel this policy at any time by giving Us notice in writing. You shall be entitled to a refund of premium after We have charged You based on Our customary short-period rates or minimum premium payable under the Policy, whichever is higher.

We may also cancel this policy at any time by giving You seven days' notice in writing and will refund the pro rata premium equal to the unexpired period of Insurance.

**GLOSSARY**

Some words and expressions in this Policy have a specific meaning which is given below. Each word is printed in bold where it appears. "Consequential loss" means financial loss.

"Depreciation" means the reduction in the value of the item or property due to wear and tear.

"Endorsement" means a written alteration to the terms, conditions and limitations of this policy which is shown on the Schedule. "Erosion" means being worn or washed away by water or wind.

"Excess" means the amount You must pay towards a claim before We pay. The amount will be stated on the Schedule or in any selected Optional Benefits.

"Flood" means the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building.

"Family" and "Household" means any person(s) who normally reside with You. "Fixtures" and "Fittings" means items that are permanently attached to Your building. "Indemnity" means putting You back to Your same financial position immediately before the loss. "Insured event" means one of the perils listed under this Policy.

"Occurrence" means the exact period when the incident took place.

"Open" means anywhere at the premises not fully enclosed by walls and a roof and which is not able to be secured, also any outbuildings on the premises if such buildings are not able to be secured.

"Period of Insurance" means the period for which You are insured. It commences at the time We agree to give You insurance and finishes at midnight on the day of expiry. The expiry date is shown on the Schedule.

"Personal Effects" means personal items regularly worn or carried on the person for his / her personal use, for example clothing, watch, wallet.

"Plate glass" means glass fitted to the structure of the building.

"Policy" means Your insurance contract which consists of this policy wording and Schedule.

"Premium" means any amount We require You to pay under the policy and includes Government charges. "Schedule" means the policy schedule where both the insured items and sum insured are specified. "Secured" means locked so as to prevent entry other than by using force.

"Premises" means the land at the address shown on the Schedule on which the building is built, including the yard or garden used only for domestic purposes.

"Sum insured" means the amount You have insured on either Your building, Your contents (including specified contents) as shown on the Schedule. This shall include the Additional Benefits and any of the Optional Benefits selected by You.

**"Customary short-period rates** means the following:

<u>Period Not Exceeding</u>	<u>Percentage of Rate Charged</u>	
15 days	10%	Of Annual Rate
1 month	20%	-do-
2 months	30%	-do-
3 months	40%	-do-
4 months	50%	-do-
5 months	60%	-do-
6 months	70%	-do-
7 months	75%	-do-
8 months	80%	-do-
9 months	85%	-do-
10 months	90%	-do-
11 months	95%	-do-
12 months	100%	-do-

“Warranties” means either restriction or obligation that the Policy imposes on You. A breach of a warranty will entitle Us to reject the claim for loss or damage or liability.

“Wear and tear” means damage or a reduction in value through age, ordinary use or lack of maintenance.

“We, Our and Us” means the insurance company .

“You and Your “ means the person(s) named on the Schedule as the insured.

“**Robbery and Hold up**” means that the items insured are either taken away or surrendered; in both instances due to force, menaces or threat of physical violence made against You, or persons living with You in a common household, or other persons authorized to be on Your premises.

#### IMPORTANT NOTICE

1. The Insured shall read this Policy carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the Insured, advice should immediately be given to the Company and the Policy returned for alteration.
2. Insured who is not satisfied with the course of the action or decision of the Company, may seek recourse through our Complaints Management Unit and alternatively, may also seek redress or assistance with the Ombudsman for Financial Services or to approach Bank Negara Malaysia’s BNMLINK (Laman Informasi Nasihat dan Khidmat) addressed below:
  - a) **Complaints Management Unit  
Liberty General Insurance Berhad**  
Customer Service Executive, Customer Contact Centre  
Liberty Insurance Tower,  
CT9, Pavilion Damansara Heights,  
3 Jalan Damanlela,  
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Tel: +603-2268 3333 or 1 800 88 3833  
Fax: +603-2268 2222
  - b) **Ombudsman Perkhidmatan Kewangan (OFS)**  
Tingkat 14, Blok Utama  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel: +603-2272 2811  
Faks: +603-2272 1577
  - c) **BNMLINK (Laman Informasi Nasihat dan Khidmat)  
Bank Negara Malaysia**  
4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato’ Onn,  
50480 Kuala Lumpur.  
Tel : 03-2698 8044 (General Line) / 1 300 88 5465 (BNMLINK)  
Fax : 03-2174 1515  
e-Link : bnmlink.bnm.gov.my  
Email : bnmlink@bnk.gov.my  
Website : www.bnm.gov.my
3. 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)).