

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Machinery Breakdown 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 Machinery Breakdown?

Machinery Breakdown protects unforeseen and sudden physical loss or damage to Insured's machinery whilst located at the territorial limits stated in the policy.

2 Know Your Coverage

As an illustration, for **RM250.00** [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">The expenses necessarily incurred to restore the damage machinery to its former state before the time of loss or in the case of total loss, the actual value of the item immediately before the time of loss	<ul style="list-style-type: none">Loss or damage to exchangeable tools which by their use or nature suffer high rate of wear or depreciationLoss or damage insurable under the fire insuranceLoss or damage for which a supplier, contractor or repairer is responsible by law or under contractLoss or damage caused by faults/defects known by the Insured or his representatives at the commencement of the policyWilful act or gross negligence of the Insured or his representativeWar and civil warLoss or destruction whether directly or indirectly arising from radioactivity or nuclear energy risksLoss or damage as a direct consequence of continual influence of operationConsequential loss or liability of any kind

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

- Expediting Expenses
- Insured's Surrounding Property

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

3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	RM250.00 (annually)
(+) Additional Cover	RM100.00 (annually) Additional Cover: Expediting Expense; Insured's Surrounding Property
Gross Premium	RM350.00 (annually)
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM28.00
(+) Stamp Duty	RM10.00
Total Premium Payable	RM388.00 (annually)
Where this is inclusive of:	
Commission	15% of Gross Premium or RM52.50
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. 	

4 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. 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. 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.