

SME BI 365

CONSEQUENTIAL LOSS POLICY (NON TARIFF)

Liberty General Insurance Berhad 197801007153 (44191-P)

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.

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

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).



1300 888 990



customer@libertyinsurance.com.my



www.libertyinsurance.com.my

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For Consumer Insurance Contracts (Insurance wholly for purposes unrelated to the Insured's trade, business or profession)

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**"). However, in the event of any pre-contractual misrepresentation made in relation to the **Insured's** answers or in any disclosures given by the **Insured**, 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 the **Insured** and **The Company**.

For Non - Consumer Insurance Contracts (Insurance for purposes related to the Insured's trade, business or profession)

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**.

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 "**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**.

THE COMPANY AGREES (subject to the Conditions contained herein or endorsed or otherwise expressed thereon) that if any building or other property or any part thereof used by the **Insured** at the **Premises** for the purpose of the **Business** be destroyed or damaged by:

- (1) Fire,
- (2) Lightning,
- (3) Explosion, in a building in which gas is not generated and which does not form part of any gasworks, of gas used therein for illuminating or domestic purposes.

(destruction or **Damage** so caused being hereinafter termed **Damage**) at any time during the **Period of Insurance** or any subsequent period in respect of which **The Company** agrees to accept the **Premium** required for the renewal of this Policy and the **Business** carried on by the **Insured** at the **Premises** be in consequence thereof interrupted or interfered with.

Then **The Company** will pay to the **Insured** in respect of each item in the **Schedule** hereto the amount of **Loss** resulting from such interruptions or interference in accordance with provisions therein contained based on Specifications Wordings - **Net Takings** Basis.

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PROVIDED THAT at the time of the happening of the **Damage** there shall be in force an insurance covering the interest of the **Insured** in the property at the premise against such **Damage** and that payment shall have been made or liability admitted therefor under such insurance.

AND THAT the liability of **The Company** shall in no case exceed in respect of each item the sum expressed in the **Schedule** to be insured thereon or in the whole the Total **Sum Insured** hereby or such other sum or sums as may be substituted therefor by **Endorsement** hereon or attached hereto signed by or on behalf of **The Company**.

PROVIDED ALWAYS that the due observance and fulfilment of the terms, conditions and **Endorsements** of this Policy in so far as they relate to anything to be done or complied with by the **Insured** shall be conditions precedent to any liability of **The Company** to make any payment under this Policy.

GENERAL DEFINITIONS

The intended meaning of some of the important words used throughout this Policy is shown in the following table. In the event of any inconsistency between the general terms, conditions, exceptions, clauses, warranties and/or **Endorsements** stated herein and the specific terms, conditions, exceptions, clauses, warranties and/or **Endorsements** stated under any one of the of specific insurance cover stated in this Policy, the later shall prevail.

Wording	Definitions
Business	The principal's activities, profession, trade or work The Insured is engaged in and for which The Insured was established, as disclosed in the Proposal Form or as specified in the Schedule .
Damage	Physical Loss or destruction to Property Insured, resulting in impairment of usefulness or loss of use.
Endorsement	Any amendment to Policy wording or limits as specified in a document attached to the Policy or stated in the Schedule .
Indemnity	The amount which the Insured is entitled to recover under the provisions of the attached Specifications Wordings – Net Takings Basis but not exceeding the total Sum Insured as specified in the Schedule .
Insured	Business entity described in the Schedule .
Loss	The amount of Loss which the Insured sustains as per the provisions of the attached Specifications Wordings.
Net Takings	As per Specific Definition stated at Specifications Wordings.
Period of Insurance	a) The period of cover as specified in the Schedule b) And for any following period for which cover is extended via Endorsement .
Premises	The building referenced by the address of the Insured as specified as Situation in the Schedule as The Insured's place of Business .
Premium	The amount required to be paid by the Insured to The Company inclusive of Government charges, as specified in the Schedule .
Proposal Form	Any signed Proposal Form and declaration and any information in connection with this Policy supplied by or on behalf of the Insured .
Schedule	Schedule(s) attached to and forming an integral part of this Policy including its renewal whether in whole or in part.
Sum Insured	In respect of each item covered under the Interest Insured, the amount as specified in the Schedule .
The Company	Liberty General Insurance Berhad

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Note:

1. To help the **Insured** read and understand the **Insured's Policy** better, **The Company** provides some explanatory notes together with comments and examples (written in *italic*). These are not meant to be part of the **Insured Policy** and shall not be used to interpret the **Insured** insurance contract in the event of any dispute.
2. Words in bold
Notice that some words in the Policy are printed in bold letters. This is because they have been given specific meaning in Policy. Please refer to "General Definitions" or "Specific Definitions" of this Policy for the meaning of these words.

SPECIFICATIONS WORDINGS

Net Takings Basis	
SPECIFICATION referred to in Policy No..... in the name of and forming an integral part of that Policy.	
Item No.	Sum Insured
1. On Net Takings	
THE INSURANCE UNDER ITEM No.1 is limited to (a) Loss of Net Takings and (b) Increase in Cost of Working, and the amount payable as Indemnity thereunder shall be:	
(a) IN RESPECT OF REDUCTION IN TURNOVER : the sum produced by applying the Rate of Net Takings to the amount by which the Turnover during the Indemnity Period shall, in consequence of the Damage , fall short of the Standard Turnover .	
(b) IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage , but not exceeding the sum produced by applying the Rate of Net Takings to the amount of the reduction thereby avoided:	
less any sum saved during the Indemnity Period in respect of such of the charges and working expenses of the Business payable out of Net Takings as may cease or reduced in consequence of the Damage :	
provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Net Takings to the Annual Turnover , the amount payable shall be proportionately reduced.	
Specific Definitions	
Net Takings	
The amount by which the Turnover shall exceed the amount of the Purchases relative thereto.	
Turnover	
Value of Sales made and charges for work done in course of the Business at the premises .	
Indemnity Period	
The period beginning with the occurrence of the Damage and ending not later than..... months thereafter during which the results of the Business shall be affected in consequence of the Damage .	
Maximum Indemnity period Months	
Rate of Net Takings	to which such adjustments shall be made as may be necessary to provide for trend of the Business and for variations in or other circumstances affecting the Business either before or after the Damage or which would have affected the Business had the damage not occurred, so that the figures thus adjusted shall
The rate of Net Takings Earned on the Turnover during the financial year immediately before the date of the Damage .	
Annual Turnover	
The Turnover during the twelve months immediately before the rate of the Damage .	

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Standard Turnover The Turnover during that period in twelve months immediately before the date of the Damage which corresponds with the Indemnity period .	represent as nearly as may be reasonably practicable the results which but for the Damage would have been obtained during the relative period after the Damage .
Memo 1. If during Indemnity Period goods shall be sold or service shall be rendered elsewhere than at the Premises for the benefit of the Business either by the Insured or by others on this behalf the money paid or payable in respect of such sales or service shall be brought into account in arriving at the Turnover during the Indemnity Period .	

CONDITIONS

1. DUTY OF DISCLOSURE

The **Insured** has a duty to disclose any matter that the **Insured** knows to be relevant to **The Company's** 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 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.

The **Insured** also has a duty to tell **The Company** immediately if at any time after the **Insured's** contract of insurance has been entered into, varied or renewed with **The Company** any of the information given in the **Proposal Form** (or when the **Insured** applied for this insurance) is inaccurate or has changed.

2. PREMIUM PAYMENT

No payment in respect of any Premium shall be deemed to be payment to **The Company** unless a printed form of receipt for the same signed by an Official or duly appointed Agent of **The Company** shall have been given to the **Insured**.

3. OTHER INSURANCE

The **Insured** shall give notice to **The Company** of any insurance or insurances already effected, or which may subsequently be effected, covering any of the **Loss** hereby insured against and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of **The Company** before the occurrence of any **Damage**, all benefits under this Policy shall be forfeited.

4. DISPLACEMENT

Immediately upon any fall or displacement

- (a) of any building **Damage** to which might give rise to a claim under this Policy;
- (b) of any part of such building;
- (c) of the whole or any part of any range of buildings or of any structure of which such building forms part.

The insurance under this Policy shall cease in respect of **Loss** resulting from **Damage** to such building or property therein

PROVIDED THAT:-

- (i) Such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of **Damage** or is otherwise material;
- (ii) Such fall or displacement is not caused by **Damage**, **Loss** resulting from which is covered by this Policy or would be covered if such building or range of buildings or structure were included in the **Premises** to which this Policy refers.

If any claim be made upon this Policy in consequence of **Damage** whether occurring before, during or after such fall or displacement the **Insured** shall produce such proof as may reasonably be required that the **Loss** was not, either in origin or in extent, directly or indirectly, proximately or remotely, occasioned by or contributed to by any such fall or displacement and did not either in origin or extent, directly or indirectly, proximately or remotely, arise out at or in connection with any such fall or displacement.

5. EXCLUDED INTERRUPTION LOSS

The Company shall not be liable in so far as the interruption loss is increased:-

- (a) by extraordinary events taking place during the interruption,
- (b) by restrictions imposed by the authorities on the reconstruction or operation of the **Business**,
- (c) due to the **Insured's** lack of sufficient capital for timely restoration or replacement of property destroyed, damaged or lost.

6. EXCLUDED COVER

This insurance does not cover:-

Loss occasioned by or happening through or in consequence of:-

- (a) The burning of property by order of any Public Authority,
- (b) Subterranean Fire,
- (c) Explosion except as stated on the Policy.
- (d) The burning, whether accidental or otherwise, of forests, bush lalang, prairie, pampas or jungle and the clearing of lands by fire,
- (e) **Damage** to property occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.

7. EXCLUDED COVER

This insurance does not cover any **Loss** resulting from **Damage** which either in origin or extent is directly or indirectly, proximately or remotely, occasioned by or contributed to by any of the following occurrences, or which, either in origin or extent, directly or indirectly, proximately or remotely, arises out of or in connection with any such occurrences namely:-

- (a) Earthquake, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsion of nature or atmospheric disturbance;
- (b) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, 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) **Loss** or **Damage** directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material;
- (d) **Loss** or **Damage** directly or indirectly caused by or 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.
- (e) 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/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

Any **Loss** resulting from **Damage** happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be **Loss** not covered by this insurance, except to the extent that the **Insured** shall prove that such **Damage** happened independently of the existence of such abnormal conditions.

In any action, suit or other proceeding, where **The Company** alleges that by reason of the provisions of this condition any **Loss** is not

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covered by this insurance the burden of proving that such **Loss** is covered shall be upon the **Insured**.

8. CHANGE IN RISK

The insurance by this Policy shall cease if:-

- (a) the **Business** be wound up or carried on by a Liquidator or Receiver or permanently discontinued or
- (b) the **Insured's** interest cease otherwise than by death or
- (c) any alteration be made either in the **Business** or in the **Premises** or property therein whereby the risk of **Damage** is increased, at any time after the commencement of this insurance, unless its continuance be admitted by memorandum signed by or on behalf of **The Company**.

9. INCREASE IN RISK

Notice shall be given to **The Company** and, if required, an additional **Premium** paid, if the rate of **Premium** payable in respect of the insurance covering the interest of the insured in the property at the **Premises** against **Damage** shall be increased.

10. CANCELLATION

This insurance may be terminated at any time at the request of the **Insured**, in which case **The Company** will retain the customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at the option of **The Company** on notice to that effect being given to the **Insured**, in which case **The Company** shall be liable to repay on demand a rate able proportion of the **Premium** for the unexpired term from the date of the cancellation.

11. CLAIM PROCEDURE

On the happening of any **Damage** in consequence of which a claim is or may be made under this Policy, the **Insured** shall forthwith give notice thereof to **The Company** and shall with due diligence do and concur in doing and permit to be done all things which may be reasonably practicable to minimize or check any interruption of or interference with the **Business** or to avoid or diminish the **Loss** and in the event of a claim being made under this Policy shall, not later than thirty (30) days after the expiry of the **Indemnity Period** or within such further time as **The Company** may in writing allow, at his own expense deliver to **The Company** in writing a statement setting forth particulars of his claim, together with details of all other insurances (if any) covering the **Damage** or any part of it or consequential loss or any kind resulting therefrom. The **Insured** shall at his own expense produce, procure and give to **The Company** such books of account and other **Business** books, vouchers, invoices, balance sheets and other documents, proofs, information, explanation and other evidence as may reasonably be required by or on behalf of **The Company** for the purpose of investigating or verifying the claim together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith. No claim under this Policy shall be payable unless the terms of this condition have been complied with and in the event of non-compliance therewith in any respect, any payment on account of the claim already made shall be repaid to **The Company** forthwith.

12. FRAUD

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the **Insured** or any one acting on his behalf to obtain any benefit under this Policy; or if the **Damage** be occasioned by the wilful act, or with the connivance of the **Insured**; or, if the claim be made and rejected and an action or suit be not commenced within three (3) months after such rejection, or (in case of an arbitration taking place in pursuance of the 15th Condition of this Policy) within three (3) months after the Arbitrator or Arbitrators or Umpire shall have made their award, all benefit under this Policy shall be forfeited.

13. CONTRIBUTION

If at the time of any **Loss** under this Policy there be any other subsisting insurance, whether effected by the **Insured** or by any other person or persons covering such **Loss** or any part of it, **The Company** shall not be liable to pay or contribute hereunder more than its rate able portion of such **Loss**.

14. SUBROGATION

The **Insured** shall, at the expenses of **The Company**, do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by **The Company** for the purpose of enforcing any rights and remedies, or of obtaining relief or **Indemnity** from other parties to which **The Company** shall be or would become entitled or subrogated, upon its paying for any **Loss** under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by **The Company**.

15. ARBITRATION

If any difference arises as to the amount of any **Loss** such difference shall independently of all other questions be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or, if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two (2) calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two (2) calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator; and in case of disagreement between the Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the Arbitrators and preside at their Meetings. The death of any party shall not revoke or affect the authority or powers of the Arbitrator, or Arbitrators or Umpire respectively, and in the event of the death of an Arbitrator or Umpire, another shall in each case be appointed in his stead by the party or Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The cost of the reference and of the award shall be at the discretion of the Arbitrator, Arbitrators or Umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of the **Loss** if disputed shall be first obtained.

16. REINSTATEMENT OF SUM INSURED

In consideration of the **Insured** undertaking to pay an additional **Premium** at the agreed rate on the amount of **Loss** calculated on a pro rata basis from the date of such **Loss** to the expiry of the correct **Period of Insurance**, it is agreed that in the event of **Loss** the insurance hereunder shall be maintained in force for the full **Sum Insured**.

17. TIME LIMITATION

In no case whatever shall **The Company** be liable in respect of any claim under this Policy after the expiration of

- (a) one (1) year from the end of the **Indemnity Period**, or if later,
- (b) three (3) months from the date on which payment shall have been made or liability admitted by the insurers covering the **Damage** giving rise to the said claim,

unless the claim is the subject of pending action or arbitration.

18. MEANING

This Policy and the **Schedule** annexed (which forms an integral part of this Policy) shall be read together as one contract and words and expressions to which specific meanings have been attached in any part of the Policy or of the **Schedule** shall bear such specific meanings wherever they may appear.

19. NOTICE

Every notice and other communication to **The Company** required by these conditions must be written or printed.

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ADDITIONAL BENEFITS

1. BOOK KEEPING COSTS CLAUSE

The Company shall pay to the Insured costs and expenses necessarily and reasonable incurred for preparing the books of account or other Business books or documents or such other proofs, information or evidence as may be required by The Company, but excluding the following:

- (a) all professional fees for the purpose of investigating or verifying the claim, and
- (b) all costs and expenses incurred by the Insured for the purpose of contesting any issue over the liability under the Policy.

The amount payable for this extension shall not exceed 1% of the total Sum Insured for the Policy or RM10,000 whichever is lower any one occurrence and in the aggregate per Policy basis during any one Period of Insurance.

Subject otherwise to the terms and conditions of the Policy.

2. AVERAGE RELIEF CLAUSE - 85%

Notwithstanding the proviso mentioned in the Specifications Wordings, if the Net Takings hereby Insured shall, at the time of any Loss, be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own Insurer for the difference and shall bear a rateable proportion of the Loss accordingly.

It is hereby further noted and agreed that notwithstanding the declaration of individual sum insured within the Policy, average will apply as though reference to Net Takings therein is in respect of the Total Sum Insured at the same premise insured therein. This insurance is not subject to average if the sum insured exceed 85% of the value of the Net Takings insured at the time of loss.

For each specified item in the Policy, if the total Sum Insured is less than 85% of the total value of the Insured Item at the time of Loss or destruction or Damage, The Company will only pay that amount in accordance with the formula below:

<u>Sum Insured</u>		The Indemnity calculated based on	
The total value of the Insured Item at the time of Loss or destruction or Damage based on Net Takings Basis Wordings Specifications	X	Wordings Specifications	

Example:

Where the Insured Item is valued at RM200,000 but was only insured for RM100,000 and a loss of RM50,000 (Based on Wordings Specifications) occurs, The Company will pay:

<u>RM100,000</u>		RM50,000	
RM200,000	X		

Since the Sum Insured for the Insured Item is less than 85% of the total value, The Company only pay RM25,000 instead of RM50,000.

If the total Sum Insured is less than 85% of the total insurable value of the Net Takings, the amount payable shall in accordance with the formula above.

Subject otherwise to the terms and conditions of the Policy.

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 Financial Markets Ombudsman Service (FMOS) or 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,
Pusat Bandar Damansara,
50490 Kuala Lumpur.
Tel. No.: +603-2268 3333 (General Line) or

Contact information for all our brands can be found below:

Liberty Insurance Contact Channels

Liberty Insurance Hotline: 1300 888 990
Email: customer@libertyinsurance.com.my
Website: www.libertyinsurance.com.my

Kurnia Insurans Contact Channels

Kurnia Insurans Hotline: 1 800 88 3833
Email: customer@kurnia.com
Website: www.kurnia.com

AmAssurance Contact Channels

AmAssurance Insurance Hotline: 1 800 88 6333
Email: customer@amassurance.com.my
Website: www.amassurance.com.my

b) Financial Markets Ombudsman Service (FMOS)
(formerly known as Ombudsman for Financial Services)

Company No: 200401025885
General line: +603 2272 2811
Level 14, Main Block Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur
Website: www.fmos.org.my

c) BNMLINK

Bank Negara Malaysia

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4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn,

50480 Kuala Lumpur.

e-Link: bnm.gov.my/BNMLINK

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).