PRODUCT DISCLOSURE SHEET

Liberty General Insurance Berhad
197801007153 (44191-P)

Date: 11/2026

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Liberty Cyber Resolution insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is Liberty Cyber Resolution Insurance?

Liberty Cyber Resolution Insurance covers specified first-party losses and expenses arising from cyber attacks, privacy incidents, system failures, and extortion. It also covers third-party claims, regulatory liabilities, payment-card and media liabilities, reputational harm, cyber property damage, personal harm and threat management.

2 Know Your Coverage

The following insurance coverages shall apply if stated as applicable in the Coverage Schedule:

This policy **covers:**	This policy **excludes:**
• Incident Management • Data Restoration • Business Interruption • Supply Chain Interruption • Cyber Extortion • Bricking • Betterment • Fraud Fund transfer / deceptive transfer / computer / cryptojacking / telecommunication fraud • Third party coverages: Security and privacy liability, regulatory liability, payment card liability and media liability.	Any amounts insured under the policy alleging, arising out of, based upon, or attributable to: • Antitrust and Unfair Trade Practices • Bodily Injury • dishonest, fraudulent, criminal or malicious acts or omissions • Contractual Liability • Employee benefit plans, employment liability, discrimination • Force Majeure • Gambling, games • Governmental action • Infrastructure outage • Claims by one Insured against another Insured • Intellectual property licensing • Items of intrinsic value • Nuclear • Patent or trade secrets • Pollution • Prior known acts, related acts and noticed claims • Property damage • Violation of United States of America statutes regarding consumer protection, securities laws, and unsolicited communication • War and state-directed cyber operation • Electronic crime

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

- Costs incurred to prepare Proof of Loss.
- Reputational Harm
- Criminal Rewards
- First-Party Cyber Property Damage
- Personal Harm
- Threat Management

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full details under this policy.

The period of cover will be clearly stated in the Coverage Schedule and could range from 12 months to 18 months depending on your particular circumstances. The policy will not automatically renew, and you will need to renew your policy.

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	Visit us at	Email us at	Scan the
1 300 88 8990	www.libertyinsurance.com.my	customer@libertyinsurance.com.my	QR Code above

3 Know Your Obligations

Liberty Cyber Resolution is a flexible solution designed to address the cyber coverage needs of insureds across all industries. As such, the total premium ("Gross 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. Please contact us or your insurance broker / intermediary to obtain a quote.	
You will also have to pay the following fees and charges	
Stamp Duty	RM 10.00
Commission	25% of Gross Premium *(inclusive in the Total Premium Payable)*
Service Tax	8% of Gross Premium
Note: The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.	

4 Other Key Terms

- 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.
- Deductible/Excess: 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.
- Claim Notification: You should not admit liability, offer promise or payment to claimant without our written consent. Should there be a claim or an incident that would potentially trigger a claim, you are required to notify us immediately in writing.

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?

- You may cancel your policy at any time by giving written notice to us. Upon cancellation, you may be 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.