

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your liability 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 Public Liability Insurance?

Public Liability Insurance protects you from legal claims by third parties in connection with your business within territorial scope of the policy.

## 2 Know Your Coverage

**As an illustration**, for premium **RM100.00** [annually], you will receive the following insurance **coverage** with Limit of Liability of **RM500,000**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ul style="list-style-type: none"> <li>Accidental bodily injury to third parties (including illness), and</li> <li>Accidental damage to property of third parties</li> <li>Occurring within the territorial limits during the period of insurance as a result of an accident and arising out of accidental negligent acts of the insured or the insured's employees up to the limits of indemnity per occurrence.</li> </ul> <p>In addition, the policy also covers:-</p> <ul style="list-style-type: none"> <li>all cost and expenses of litigation recovered from the insured by any claimants and</li> <li>all expenses of litigation incurred with written consent of the Company in respect of a claim against the insured for compensation to which the indemnity expressed in this Policy applies.</li> </ul>	<ul style="list-style-type: none"> <li>Liability in respect of bodily injury to any person under a contract of service or apprenticeship</li> <li>Loss/damage to property belonging to or in the care, custody and/or control by you or by any person employed by or working for you</li> <li>Pure financial loss such as loss of goodwill or market share</li> <li>Any remedial professional or other advice or service or treatment given, administered or omitted by you</li> <li>Contractual liability</li> <li>Fines, penalties, punitive and exemplary damages awarded by court of law</li> <li>Asbestos</li> </ul>

**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 (with exception to project related risks).

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](http://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  
1 300 88 8990



Visit us at  
[www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)



Email us at  
[customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)



Scan the  
QR Code above

### 3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	RM100.00 (annually)
(+) Additional Cover	Not Applicable
<b>Gross Premium</b>	<b>RM100.00 (annually)</b>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM8.00
(+) Stamp Duty	RM10.00
<b>Total Premium Payable</b>	<b>RM118.00 (annually)</b>
Where this is inclusive of:	
Commission	25% of Gross Premium or <b>RM25.00</b>
<b>Note:</b>	
<ul style="list-style-type: none"> <li>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.</li> <li>The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.</li> </ul>	

### 4 Other Key Terms

<ul style="list-style-type: none"> <li><b>Duty of Disclosure:</b> 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.</li> <li><b>Change of risk:</b> 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.</li> <li><b>Limit of Liability:</b> The limit of liability stated in Item 2 is for illustration purposes only. The actual limit of liability can be determined based on the liability exposure of your business operations, as it represents the maximum amount payable for any one occurrence giving rise to a claim.</li> <li><b>Duty of Assured:</b> You shall exercise reasonable care that only competent employees are employed, take all reasonable precautions to prevent accidents and comply with all statutory regulations and maintain all premises, furnishings, fittings, appliances and plant in sound condition.</li> <li><b>Excess:</b> It is the amount of loss you have to bear before we indemnify you.</li> <li><b>Premium:</b> 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.</li> <li><b>Liability Claim:</b> 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.</li> </ul>
<b>Note:</b> This list is <b>non-exhaustive</b> . 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.