

Occupancies that
are applicable to
this product



- 1 Dwelling properties including flats, apartments & condominiums
- 2 Departmental stores, emporiums, supermarkets, mini markets & shopping complexes
- 3 Office buildings and contents
- 4 Universities, colleges and education institutions
- 5 Hospitals, nursing homes, orphanages, welfare homes, veterinary, surgeries including animal hospitals
- 6 Hotels, boarding houses, rest houses and chalets

*Subject to Liberty Insurance Berhad's Underwriting Guidelines



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Liberty
**PREMIER
FIRE &
CON-LOSS**

We cover your property and physical assets against damage resulting from **fire, lightning or domestic explosions** and it may be extended to cover other additional named perils such as Aircraft Damage, Bursting Water Pipes, Storm Tempests, Earthquakes, Floods and other perils as per RFT (Revised Fire Tariff).

Non Tariff extended coverages providing more protection and benefit resulting from an insured peril.

Our product covers **small, medium and large risks**, giving you the comprehensive coverage **customized to your business needs.**

NEW Special Extensions



Trace & Access

Covers the necessary and reasonable cost of damages in premises with the policy extension to cover:

- Bursting or Overflowing Water Tanks Apparatus

*up to 10% sum insured or maximum RM 50,000 for the period of insurance



Claims Preparation Clause

Covers up to 10% of the sum insured or maximum of RM20,000 for claims preparation expenses during the period of insurance.



Temporary Protection Costs Clause

Covers up to 10% of the sum insured or maximum RM 20,000 cost of temporary protection reasonably and necessarily incurred for the safety of property during the period of insurance.



Inconvenience Allowance

In a event of a claim, policy holder will be entitled for a one time inconvenience allowance of RM 2,500 for any valid claim which loss payable is exceed RM 5,000 during the period of insurance.