

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your fire 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 BizOne Fire?

BizOne Fire protects your property against loss or damage by fire, lightning, explosion caused by gas used for domestic purposes or other extended perils stated in the policy. This policy has been designed with SMI/SME business owners in mind with benefits / coverage not available in a conventional Tariff Fire policy. In addition to the usual optional perils cover, it includes additional benefits that provide a lump-sum payout to help building owners recover from unforeseen events. Below are features and benefits unique to BizOne at no extra cost.

New Benefits		Payment (up to)
1.	InstalmentGuard	RM10,000
2.	BizEmergency Fund	RM10,000
3.	Flood Inconvenience Allowance (Where the policy is not extended with flood peril)	RM10,000
4.	Fortuitous Allowance	RM10,000
5.	No Claim Renewal Discount	15%

2 Know Your Coverage

As an illustration, for **RM685.00** [annually], you will receive the following insurance **coverage** with Sum Insured of **RM500,000** if your property is occupied as Restaurant with Building Construction Classification C1A:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> Loss or damage due to fire, lightning and explosion caused by gas used for domestic purposes. BizOne Benefits. 	<ul style="list-style-type: none"> Any act of terrorism Communicable disease exclusion Property cyber and data exclusion Radioactive and nuclear energy risks Sanction limitation and exclusion War, civil war, invasion, military or popular rising, rebellion, revolution Consequential loss Loss by theft during or after the occurrence of fire Earthquake, volcanic eruption or other convulsion of nature Subterranean fire, pollution or contamination

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

- | | |
|---|--|
| <ul style="list-style-type: none"> Aircraft Damage Bush/Lalang Fire Bursting & overflowing of water tanks apparatus or pipes Riot Strike and Malicious Damage Impact Damage Damage by Falling Trees or Branches and objects there from Earthquake and Volcanic Eruption Storm, Tempest Flood | <ul style="list-style-type: none"> Electrical Installation Clause B Explosion Subsidence and Landslip Sprinkler Leakage Spontaneous Combustion Good undergoing drying/heating process Smoke Damage Cold Storage / Incubator Clause B |
|---|--|

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 8121



Visit us at
www.libertyinsurance.com.my



Email us at
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	RM685.00 (annually)
(+) Additional Cover	RM95.00 (annually) Extended perils: Explosion (non-domestic) RM25.00, Riot, Strike and Malicious Damage RM70.00
Gross Premium	RM780.00 (annually)
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM62.40
(+) Stamp Duty	RM10.00
Total Premium Payable	RM852.40 (annually)
Where this is inclusive of:	
Commission	15% of Gross Premium or RM117.00
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. This policy is subject to minimum premium of RM75.00. 	

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 taking into account the renovation made to your property. 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. You may use the Building Cost Calculator https://bcc.piam.org.my/ as a reference. 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. 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. Definition of BizOne Benefits: <ul style="list-style-type: none"> InstalmentGuard: in event of loss, a lump sum to the banks / financial intuitions / Insurance Service Providers (ISP) (hereinafter referred to as Financial Institutions) on behalf of the Insured, 3 months of the monthly instalment or the maximum limit stated in the Policy Schedule, whichever is lower. BizEmergency Fund: in the event an insured property (building) is damaged by insured perils resulting in a total loss, a lump sum amount is payable while a claim is being assessed by our claim personnel. The sum or benefits specified in the Schedule are provided as an emergency fund to assist the insured in meeting their cash-flow needs during this fortuitous event. Flood Inconvenient Allowance: where the policy has not been extended for flood cover - financial losses here refer to material damage to building insured, cleaning or repair costs, documentation / reports fees, administrative costs incurred but excludes consequential loss of any kind. Fortuitous Allowance: this benefit seeks to provide cash relief to policyholder on the happening of specific defined events like Theft during/after occurrence of fire; Earthquake and/or Bush lalang fire. No Claim Renewal Discount: In the event no claim is made/reported/arises immediately preceding the expiry date as specified in the Policy Schedule, a premium discount shall be given to the policyholder at the time of policy renewal with Liberty General Insurance Bhd. In the event the No Claim Renewal Discount is given to a policy which has been renewed in advance, but a loss/claim is subsequently made on the expiring policy, the Company reserves the right to recover the said discount from the policyholder; irrespective of whether the claim is admissible or not.
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.