

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your houseowner / householder 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 HomeOne?

HomeOne protects your property against loss or damage by fire, lightning, explosion caused by gas used for domestic purposes, flood, burst pipes or other perils stated in the policy. Besides offering the same cover/benefits as in a conventional Houseowner/ Householder policy, the policy is designed to take care of your financial cost / commitment that may continue after a loss/damage to your home. The policy offers additional protection as below:

- Inconvenience Allowance
- Unauthorized/Illegal/Forced Use of Automated Teller Machine (ATM) Cards, Debit or Credit / Charge Cards ("Cards")
- InstallmentGuard
- NewStart Allowance


## 2 Know Your Coverage

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| <p><b>As an illustration, for RM483.80 [annually], you will receive the following insurance coverage with Sum Insured of Section I – RM500,000 and Section II – RM10,000, if your property is occupied as Private Dwelling with Building Construction Classification C1A:</b></p>  |  |  |   |
| <p><b>This policy covers:</b></p> <p>Loss or damage to property insured under Section I and/or Section II due to fire, lightning, explosion caused by gas used for domestic purposes, aircraft, impact damage by road vehicles or animals, bursting or overflowing of water tanks or pipes, theft if accompanied by actual forcible and violent breaking into or out, windstorm, earthquake and flood.</p> <ul style="list-style-type: none"> <li>• Section I – Houseowner: On building</li> <li>• Section II – Householder: On content such as Household goods, Electrical appliances, Kitchen equipment, Clothings, Personal effects and valuables.</li> </ul>   | <p><b>This policy excludes:</b></p> <ul style="list-style-type: none"> <li>• Any act of terrorism</li> <li>• Communicable disease exclusion</li> <li>• Property cyber and data exclusion</li> <li>• Radioactive and nuclear energy risks</li> <li>• Sanction limitation and exclusion</li> <li>• Subterranean fire, pollution or contamination</li> <li>• War, civil war, invasion, military or popular rising, rebellion, revolution</li> <li>• Consequential loss</li> <li>• Loss or damage due to theft if the house is left vacant for more than 90 days.</li> </ul> |  |   |
| <p>By paying an <b>additional</b> premium, you can expand the coverage to include:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none; vertical-align: top;"> <p><u>Section I – Houseowner</u></p> <ul style="list-style-type: none"> <li>• Subsidence and landslip.</li> <li>• Riot, strike and malicious damage.</li> <li>• Increase limits of liability to third parties for accidents in your house.</li> <li>• Loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and outdoor fixtures and fittings including gates and fences.</li> <li>• Alterations, repairs and additions.</li> <li>• Plate glass damage.</li> <li>• Landlord's household goods and furnishings in blocks of flats/apartment/condominium</li> <li>• Increase limit on loss of rent</li> </ul> </td> <td style="width: 50%; border: none; vertical-align: top;"> <p><u>Section II – Householder</u></p> <ul style="list-style-type: none"> <li>• Subsidence and landslip.</li> <li>• Riot, strike and malicious damage.</li> <li>• Increase limits of liability to third parties for accidents in your house.</li> <li>• Unoccupancy in excess of 90 days.</li> <li>• Extended theft cover</li> <li>• Increase limit on loss of rent.</li> </ul> </td> </tr> </table> |  | <p><u>Section I – Houseowner</u></p> <ul style="list-style-type: none"> <li>• Subsidence and landslip.</li> <li>• Riot, strike and malicious damage.</li> <li>• Increase limits of liability to third parties for accidents in your house.</li> <li>• Loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and outdoor fixtures and fittings including gates and fences.</li> <li>• Alterations, repairs and additions.</li> <li>• Plate glass damage.</li> <li>• Landlord's household goods and furnishings in blocks of flats/apartment/condominium</li> <li>• Increase limit on loss of rent</li> </ul> | <p><u>Section II – Householder</u></p> <ul style="list-style-type: none"> <li>• Subsidence and landslip.</li> <li>• Riot, strike and malicious damage.</li> <li>• Increase limits of liability to third parties for accidents in your house.</li> <li>• Unoccupancy in excess of 90 days.</li> <li>• Extended theft cover</li> <li>• Increase limit on loss of rent.</li> </ul> |
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| <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the policy wording for the full details under this policy.</p>   |  |  |   |
| <p>The duration of coverage is 1 year. You need to renew your policy annually.</p>   |  |  |   |

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:**

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|  <p>Call us at<br/>1 800 88 8121</p> |  <p>Visit us at<br/><a href="http://www.libertyinsurance.com.my">www.libertyinsurance.com.my</a></p> |  <p>Email us at<br/><a href="mailto:customer@libertyinsurance.com.my">customer@libertyinsurance.com.my</a></p> |  <p>Scan the<br/>QR Code above</p> |
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### 3 Know Your Obligations

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| <b>For this insurance based on the illustration, you must pay a premium of:</b>  |   |
| Standard Cover   | <i>RM483.80 (annually)</i>                    |
| (+) Additional Cover   | <i>Not Applicable</i>                         |
| <b>Gross Premium</b>   | <b><i>RM483.80 (annually)</i></b>             |
| <b>You also have to pay the following fees and charges:</b>  |   |
| (+) 8% Service Tax   | <i>RM38.70</i>                                |
| (+) Stamp Duty   | <i>RM10.00</i>                                |
| <b>Total Premium Payable</b>   | <b><i>RM532.50 (annually)</i></b>             |
| <b>Where this is inclusive of:</b>   |   |
| Commission   | <b><i>15% of Gross Premium or RM72.57</i></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> <li>This policy is subject to minimum premium of RM60.00.</li> </ul> |   |

### 4 Other Key Terms

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| <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>Insurable interest:</b> You must have an insurable interest in the insured property, which means you would suffer a financial loss if it is lost or damaged.</li> <li><b>Sum Insured:</b> You must ensure that your sum insured is adequate and at the appropriate amount: <ul style="list-style-type: none"> <li>For Section I, you must ensure that your property value is inclusive of the renovations made to your property. You may use the Building Cost Calculator <a href="https://bcc.piam.org.my/">https://bcc.piam.org.my/</a> as a reference.</li> <li>For Section II, you must ensure that your contents value is always been reviewed and updated.</li> </ul> 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.</li> <li><b>For Section II:</b> <ul style="list-style-type: none"> <li>No one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment not included) shall be of greater value than 5 percent of the Total Sum Insured on Contents, unless such article is specially declared as a separate item.</li> <li>Total value of platinum, gold and silver articles, jewellery and furs shall not exceed one third of the Total Sum Insured on Contents.</li> </ul> </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>Claim:</b> You must notify us immediately of any claim and take reasonable steps to minimize the loss or damage.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You should refer to the policy for the full list of terms and conditions.</p> |
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### ? 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.