

**PRODUCT DISCLOSURE SHEET –  
HOUSEHOLDER**

(Please read this Product Disclosure Sheet before you decide to take out a Householder. Be sure to also read the general terms and conditions stated in the policy).

Our Ref : **VER0725**

Name of Financial : **Liberty General Insurance Berhad**  
Service Provider

Name of Product : **Householder**

Date : **July 2025**

**Consumer Insurance Contract**

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

**1. What is this product about?**

This policy provides you with coverage for your home content and covers loss or damage by fire, explosions, lightning, flood, and by any perils mentioned in the insurance policy.

**2. What are the covers / benefits provided?**

This policy covers:

- a) Furnitures
- b) Household goods
- c) Electrical appliances
- d) Kitchen equipment
- e) Clothings
- f) Personal effects and valuables

Optional benefits that you may wish to purchase by paying additional premium:

- Damage to lock and key replacement
- Cash
- Jewellery, gold, silver articles
- Content temporarily outside home
- Breakage of mirror
- Fatal insurance
- Rental losses
- Public Liability
- Extended Theft

Duration for cover is One year. You will need to renew the insurance plan annually.

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))

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the underwriting requirements of the Company, for example:

- The annual premium for a basic cover for an attached house constructed of brick walls and roofed with tiles for sum insured of RM50,000.00 is RM169.00.
- The annual premium for additional cover for riot, strike and malicious damage is RM5.00 (0.01% of RM50,000.00).
- The total annual premium (excluding service tax and stamp duty) is RM174.00.
- The grand total annual premium that you have to pay is RM 174.00 + service tax + stamp duty.

Note: This policy is subject to minimum premium of RM 60.00 for private dwelling risk.

**4. What are fees and charges that I have to pay?**

The fees and charges that you will have to pay are:

**Liberty General Insurance Berhad 197801007153 (44191-P)**

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3 Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.  
P.O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

**Tel:** +603 2268 3333 **Website:** [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)  
(Service Tax Registration No.: B16-1808-31015443)

Type	Amount
<b>Agent's commission or where there is an intermediary involved</b>	15% of the premium
<b>Stamp duty</b>	RM10.00
<b>Service Tax</b>	Subject to the prevailing rate as imposed by the Government of Malaysia

**5. What are some of the key terms and conditions that I should be aware of ?**

- Duty of disclosure** – you must give all the facts in your application form fully and faithfully.
- You must ensure that your property **is insured at the appropriate amount**.
- The **excess**: 1% of Sum Insured or RM 250.00 whichever lesser, applicable for Theft by forcible entry.

**6. What are the major exclusions under this policy?**

The policy does not cover for :

- Loss / damage due to war, terrorism, radioactive contamination and sonic booms.
- Home is left vacant for more than 90 days.
- Fatal injury to the insured outside the Private Dwelling.

*(Note : This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.)*

**7. Can I cancel my policy and how do I cancel it?**

You may cancel your policy at anytime by giving written notice to the insurance company. Upon cancellation, you're entitled to a refund of the premium based on short -period rate, where any minimum premium paid under the policy is not refundable.

**8. What do I need to do if there are changes to my contact details?**

You have to inform the Insurance Company upon any changes to your correspondence address, so that all correspondence will reach you in timely manner.

**9. Where can I get further information?**

Should you require additional information, please refer to the *insuranceinfo* booklet on 'Houseowner / Householder Insurance', which is available at all of our branches. Alternatively, you may obtain a copy from the insurance agent or visit the insuranceinfo website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my), or

If you have any enquiries, please contact us at:

**Liberty General Insurance Berhad**

Customer Service Executive, Customer Contact Centre  
Liberty Insurance Tower,  
CT9, Pavilion Damansara Heights,  
3, Jalan Damanlela,  
Pusat Bandar Damansara,  
50490 Kuala Lumpur  
Tel. No. : +603 2268 3333 (General Line) or 1 300 88 8990  
Email : [customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)  
Website : [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**10. Other types of Houseowner & Householder insurance cover available:**

Other types of Houseowner and Householder cover available are as follows:

- Basic Fire policy
- Houseowner policy

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Liberty General Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on July, 2025 and will be valid the next periodical review.