

1 April 2023

Dear Valued Customer,

AmGeneral Insurance and Liberty Insurance are now AmGeneral Insurance Berhad

We are excited to officially announce that, pursuant to a Vesting Order granted by the High Court of Malaya on 9 March 2023, AmGeneral Insurance Berhad and Liberty Insurance Berhad will merge, and we will move forward together as **AmGeneral Insurance Berhad**!

As a combined entity, we will continue to grow stronger together, recognizing the best in both of our business practices and providing an even better experience to you as a valued customer.

What does this mean for you?

Same policy, benefits and services—with a new name!

Effective 1 April 2023, all general insurance business of Liberty Insurance Berhad has been transferred to AmGeneral Insurance Berhad. As we are now a merged entity, known as AmGeneral Insurance Berhad, all references to Liberty Insurance Berhad and/or the Company in your policy(ies) shall be deemed as reference to AmGeneral Insurance Berhad.

By virtue of the Vesting Order, we assure you that all your rights and benefits in respect of your general insurance policy(ies) will remain valid and unaffected in any way.

Our story continues...stronger together

Our customers are at the heart of our business and through this integration, we will not only emerge as Malaysia's leading general insurer but also create a stronger team of experienced staff to serve you better.

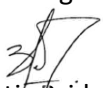
Our combined business will bring together more than 3 million customers along with more than 8,500 agents and partners, and have access to multiple brands, i.e. Liberty, Kurnia, AmAssurance.

Thank you!

We want to take this opportunity to thank you for your trust in us and bringing us to where we are today. If you have any query on the merger, feel free to reach out to us via the same contact details or you can scan the QR Code below to contact our Customer Contact Center.

We look forward to your continuous support.

Warm regards,


Martin Bridger
Chief Executive Officer

www.amgeneralinsurance.com



www.libertyinsurance.com.my

1 April 2023

Kepada Pelanggan Yang Dihargai,

AmGeneral Insurance dan Liberty Insurance adalah AmGeneral Insurance Berhad

Kami dengan ini berbesar hati mengumumkan penggabungan syarikat di antara AmGeneral Insurance Berhad dan Liberty Insurance Berhad, selaras dengan Perintah Peletakhakan yang diberikan oleh Mahkamah Tinggi Malaya pada 9 March 2023. Kami bersama-sama akan melangkah ke hadapan sebagai AmGeneral Insurance Berhad!

Sebagai satu entiti gabungan, kami akan terus berkembang lebih kukuh bersama-sama, mengiktiraf yang terbaik dalam kedua-dua amalan perniagaan kami dan memberikan pengalaman yang lebih baik kepada anda sebagai pelanggan yang dihargai.

Apakah maksudnya buat anda?

Polisi, faedah dan perkhidmatan yang sama—dengan nama baru!

Berkuat kuasa pada 1 April 2023, semua perniagaan insurans am daripada Liberty Insurance Berhad telah dipindahkan kepada AmGeneral Insurance Berhad. Memandangkan kami kini merupakan entiti gabungan, dikenali sebagai AmGeneral Insurance Berhad, semua rujukan kepada Liberty Insurance Berhad dan/atau Syarikat dalam polisi anda akan dianggap sebagai rujukan kepada AmGeneral Insurance Berhad

Berdasarkan Perintah Peletakhakan, kami memberi jaminan kepada anda bahawa semua hak dan faedah yang telah termaktub di dalam polisi insurans am anda akan kekal sah dan tidak terjejas dalam apa jua cara.

Perniagaan kami akan berterusan... Lebih kukuh bersama

Pelanggan adalah teras dan tonggak perniagaan kami dan melalui integrasi ini, kami bukan sahaja akan muncul sebagai penanggung insurans am yang terkemuka di Malaysia, malah mewujudkan pasukan kakitangan yang berpengalaman dan lebih mantap untuk memberikan yang terbaik buat anda.

Perniagaan gabungan ini akan membawa bersama lebih 3 juta pelanggan bersama-sama dengan lebih daripada 8,500 ejen dan rakan kongsi, dan juga akses kepada pelbagai jenama, iaitu Liberty, Kurnia dan AmAssurance.

Terima Kasih!

Kami ingin mengambil kesempatan ini untuk mengucapkan ribuan terima kasih kerana memberikan kepercayaan anda kepada kami sehingga meletakkan kami di mana kami berada sekarang. Jika anda mempunyai sebarang pertanyaan mengenai penggabungan ini, sila hubungi kami di butiran perhubungan yang sama atau anda boleh mengimbas Kod QR di bawah untuk menghubungi Pusat Khidmat Pelanggan kami.

Kami amat menghargai sokongan berterusan daripada anda.

Yang Benar,


Martin Bridger
Ketua Pegawai Eksekutif

www.amgeneralinsurance.com



www.libertyinsurance.com.my

**PRODUCT DISCLOSURE SHEET –
MEDICAL AND HEALTH INSURANCE**

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

Our Ref : 01/09/2018

Name of Financial

Service Provider : **Liberty Insurance Bhd.**

Name of Product : **MediStar Health Insurance Plan**

Date :

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 yourself/family/dependants**, 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 is an indemnity policy that covers hospitalisation and medical cost for injury or illness.

2. What are the covers/ benefits provided?

This policy covers:

- a) Hospital Admission;
- b) Surgical Benefits:
 - Pre admission diagnostic services
 - Pre surgical specialist consultation
 - Surgical fees and anaesthetic fee
 - Post hospitalisation treatment
 - Physiotherapy treatment
- c) Medical Benefits (non-surgical):
 - Pre hospital diagnostic services
 - Pre hospitalisation specialist consultation
 - Daily in hospital physician visit
 - Post hospitalisation treatment
- d) Ambulance Fees;
- e) Out patient/ extended benefits:
 - Emergency accidental treatment
 - Outpatient cancer treatment/ kidney dialysis treatment
 - Lodger expenses
 - Medical report fee
 - Home nursing
- f) Organ Transplantation;
- g) Government Hospital Income;
- h) Accidental Death Benefit.

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

3. How much premium do I have to pay?

We have four plans available for selection and the premium is as per detailed below:

| Age Next Birthday | Plan 1 (RM) | Plan 2 (RM) | Plan 3 (RM) | Plan 4 (RM) |
|--------------------------------------|-------------|-------------|-------------|-------------|
| 15 days - 10 years (children) | 306.00 | 361.00 | 459.00 | 524.00 |
| 11 years - 18 years | 265.00 | 312.00 | 396.00 | 452.00 |
| 19 years - 25 years | 326.00 | 385.00 | 490.00 | 560.00 |
| 26 years - 30 years | 367.00 | 434.00 | 553.00 | 632.00 |
| 31 years - 35 years | 407.00 | 482.00 | 615.00 | 704.00 |
| 36 years - 40 years | 468.00 | 555.00 | 709.00 | 812.00 |
| 41 years - 45 years | 529.00 | 628.00 | 803.00 | 920.00 |
| 46 years - 50 years | 631.00 | 749.00 | 959.00 | 1,099.00 |
| 51 years - 55 years | 793.00 | 943.00 | 1,210.00 | 1,387.00 |
| 56 years - 60 years | 915.00 | 1,088.00 | 1,397.00 | 1,602.00 |
| 61 years - 65 years (renewal) | 1,240.00 | 1,477.00 | 1,898.00 | 2,177.00 |
| 66 years - 70 years (renewal) | 1,646.00 | 1,962.00 | 2,523.00 | 2,896.00 |

However, please take note that the total premium that you will have to pay may vary depending on the underwriting requirements of our company.

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

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

| Type | Amount |
|---|---------|
| Commissions paid to the insurance agent | 15% |
| Stamp duty | RM10.00 |
| Service Tax | 0% |

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

Some of the key terms and conditions that you should be aware of are:

- Duty of disclosure** – You must disclose all the materials facts such as medical condition and state your age correctly.
- Free look period** - You may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period** - The eligibility for benefits under the policy will start 30 days after the effective date of the policy.
- The coverage will cease unless it is renewed and our company is **strictly not liable for any claim or losses after the expiry date of the policy**.
- Need to **contact us** on our toll free hotline 1-800-888-990 to inform us about the loss. A claim form will be sent to you for you to fill up and attach with the relevant documents.
- Co-payment** - If you choose to be hospitalised at a Room & Board rate which is higher than your eligible benefit, you shall bear 20% of the other eligible benefits as described in the schedule of benefit.
- Cash Before Cover** (applicable to Individual Policy) – The premium due must be paid and received by Liberty before cover commences. This insurance is automatically null and void if this condition is not complied with.
Premium Warranty (applicable to Group Policy) – The premium due must be paid to us or our authorized agent within sixty (60) days from the inception date of the cover.
- Notice of claims**
All claims must be submitted to the Company within 30 days of completion of the events for which the claim is being made.

6. What are the major exclusions under this policy?

This policy does not cover:

- Suicide and self inflicted injuries;
- Pre existing medical condition, physical or mental defect or infirmity;
- Condition and all complications arising from abortion, infertility, miscarriage and or pregnancy;
- AIDS or any related diseases or tested on an HIV/ AIDS related blood test;
- Having taken drugs, unless you prove that the drug was taken in accordance with proper medical prescription;
- Mental or nervous disorders or treatment of alcoholism or intoxication;
- Cosmetics or plastic surgery or any elective surgery or congenital anomalies;
- Treatment for obesity/ weight related improvement;
- General check up, convalescence, custodial or rest cure;
- Any sexually transmitted diseases;
- Any medical or physical condition arising within the first thirty (30) days of the Insured person's cover or date of reinstatement whichever is latest.

(Note: This list is non-exhaustive. Please refer to the policy 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 by giving a written notification to our company giving 30 days of notice.

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

You will have to inform us of any changes to your contact details. This is to ensure that all the correspondences reach you in a timely manner.

9. Where can I get further information about my medical and health insurance?

Should you require additional information, please refer to the *insuranceinfo* booklet on 'Medical 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, or

If you have any enquiries, please contact us at:

LIBERTY INSURANCE BERHAD

Ground Floor, Menara Liberty,

1008, Jalan Sultan Ismail,

50250 Kuala Lumpur.

Tel No.: 03-03-2619 9000 (G/L) or 1-300-888-990

Fax No.: 03-2693 0111

E-mail: customercare@libertyinsurance.com.my

Website: www.libertyinsurance.com.my

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at September, 2018.