

PRODUCT DISCLOSURE SHEET – HomeOne² Houseowners / Householders (Please read this Product Disclosure Sheet before you decide to take out a HomeOne ² Houseowners/Householder Policy. Be sure to also read the general terms and conditions stated in the policy).	Our Reference : 12/6/2023 Name of Financial Service Provider : Liberty General Insurance Berhad Name of Product : HomeOne ² Houseowners/Householder
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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.

Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in the 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. 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 this Proposal Form is inaccurate or has changed.

1. What is this product about?

HomeOne² is the latest Property Insurance cover for your private residential property (private dwelling). Besides offering the same cover/benefits as conventional Houseowners^{Tariff} policy (building insurance), 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 in the following areas,

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

2. What are the covers / benefits provided?

This policy covers:

Section I:

- Loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes;
- Loss or damage to your building by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and flood; and
- Loss of rent.

You may extend coverage to the following risks by paying additional premium for:

- Subsidence, landslip, riot, strike and malicious damage; and
- Liability to third parties for accidents in your house.

Section II of this policy covers furniture, household goods, electrical appliances, kitchen equipment, clothing, personal effects and valuables.

- Optional benefits that you may wish to purchase by paying additional premium are damage to lock and key replacement, cash, jewellery, gold, silver articles, content temporarily outside home, breakage of mirror, fatal insurance, rental losses, and public liability.

3. Currently I have a Houseowners^{Tariff} policy with Liberty General Insurance, would I be entitled to the Additional Benefits offered under HomeOne²?

No, as the two are different products despite sharing some similarity. But, upon expiry of the policy, you are welcome to “renew” or insure your property under our HomeOne² policy.

4. How about, if I have taken-up the HomeOne² Householder cover (but without insuring my building) under the Householder section, would I be entitled to the Additional Benefits offered?

No, the additional protection / benefits mentioned in point 1 is specifically for building insured in the same policy for losses related to the building.

5. 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 insurance company. For example:

Section I: Houseowners

Standard cover : RM 90.00 premiums for sums insured of RM100,000 for Class 1A construction.
 Additional cover : RM 10.00 (Riot, Strike and Malicious Damage)
 Services Tax : RM 7.20

The estimated total premium that you have to pay is: **RM107.20.**

Section II: Householders

Standard cover : RM 67.60 premiums for Sum Insured of RM 20,000 for Class 1A construction
 Services Tax : RM 5.40

Estimated total premium that you have to pay is: **RM73.00.**

The Policy Minimum Premium payable is **RM60.00** (before Services Tax and Stamp Duty).

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

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

Type	Amount
Agents commission or where there is an intermediary involved	15%
Stamp duty	RM10.00
Sales & Services Tax (SST)	8%

7. 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 give all the facts in your application form fully and faithfully.
- You must ensure that your property **is insured at the appropriate amount**. For Section I, you must ensure that your property value is inclusive of the amount of renovations made.
- For **Section II, the excess for theft** accompanied by forcible entry is 1% of Sum Insured or RM 250.00, whichever is lesser.

8. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Loss / damage due to war, terrorism, radioactive contamination and sonic booms.
- Home is left vacant for more than 90 days.

Note: This list is non-exhaustive, please refer to the policy contract for the full list of exclusions under this policy.

9. Can I cancel my policy and how do I cancel it?

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

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

It is important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.

11. 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, for any enquiry, you may contact us at:

General Enquiry / Claim : Fire related Liberty General Insurance Berhad Corporate Tower 9 Level 13A Pavilion Damansara Heights 3 Jalan Damanlela 50490 Kuala Lumpur	Tollfree : 1-300-888-990 Tel : 03 2268 3333 Email : customercare@libertyinsurance.com.my Website : www.libertyinsurance.com.my
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12. Other types of Houseowner & Householder insurance cover available:

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

- o Fire policy^{Tariff}
- o Houseowner policy^{Tariff}
- o Householder policy^{Tariff}

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.
 The information provided in this disclosure sheet is valid as at March 2024.