



1 September 2023

Dear Valued Customer,

**AmGeneral Insurance Berhad is now Liberty General Insurance Berhad**

We are excited to announce that AmGeneral Insurance Berhad ("AmGeneral") changed its corporate name to **Liberty General Insurance Berhad** and forthwith, our corporate profile and documents will showcase the new corporate name with inclusion of "formerly known as AmGeneral insurance Berhad" as required by regulatory. Changes to other documents and brand assets will be made gradually.

In July 2022, Liberty Mutual completed its acquisition of AmGeneral after receiving regulatory approval. On 31 March 2023, pursuant to a Court Order issued by the High Court of Malaya, business transfer from Liberty Global Holdings Sdn Bhd (formerly known as Liberty Insurance Berhad) ("LGHSB") to AmGeneral was concluded. Currently, AmGeneral is a wholly owned subsidiary of LGHSB and through LGHSB, Liberty Mutual Group and AmGeneral Holdings Berhad has 70% and 30% interest respectively in AmGeneral.

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

We would like to assure you that the benefits and terms of your insurance policies with us will not be affected as we undergo the name change. All customers' insurance policies, rights, and obligations under AmGeneral will remain unchanged.

As a leading general insurer in Malaysia and a member of Liberty Mutual Group, we are committed to create a stronger and experienced team to serve you better and provide best-in-class customer experience.

Through this merger, our combined businesses will bring together more than 3 million customers along with more than 8,000 agents and partners; and we will operate under our three retail brands – Liberty Insurance, Kurnia Insurans and AmAssurance, catering for different segments of customers and partners.

Our customers are at the heart of our business. We aspire to continue to grow STRONGER TOGETHER, recognizing the best in both of our business practices and leveraging on global capabilities and expertise.

**Thank you!**

We want to take this opportunity to thank you for your trust 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,

Puneet Pasricha  
Chief Executive Officer



[www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**Liberty General Insurance Berhad 197801007153 (44191-P)**  
**Formerly known as AmGeneral Insurance Berhad**

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.  
P.O. Box 6120 Pudu, 55916 Kuala Lumpur.

**Tel:** +603 2268 3333 **Fax:** +603 2268 2222 **Website:** [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)  
(Service Tax Registration No.: B16-1808-31015443)

1 September 2023

Kepada pelanggan yang dihormati,

**AmGeneral Insurance Berhad kini adalah Liberty General Insurance Berhad**

Kami sangat berbesar hati untuk mengumumkan bahawa AmGeneral Insurance Berhad ("AmGeneral") telah menukar nama korporatnya kepada **Liberty General Insurance Berhad** dan berikutan pertukaran nama korporat tersebut, profil korporat dan dokumen kami akan mempamerkan nama korporat baru berserta pernyataan "dahulunya dikenali sebagai AmGeneral Insurance Berhad" seperti yang dikehendaki oleh peraturan undang-undang. Perubahan kepada dokumen lain dan asset jenama akan dilakukan secara berperingkat.

Pada Julai 2022, Liberty Mutual telah menerima kelulusan daripada pihak berkuasa untuk mengambil alih syarikat AmGeneral. Pada 31 Mac 2023, menerusi Perintah Mahkamah yang dikeluarkan oleh Mahkamah Tinggi Malaysia, pemindahan perniagaan daripada Liberty Global Holdings Sdn Bhd (dahulunya dikenali sebagai Liberty Insurance Berhad") ("LGHSB") kepada AmGeneral telah dimuktamadkan. AmGeneral kini adalah anak syarikat milik penuh LGHSB dan melalui LGHSB, Liberty Mutual Group dan AmGeneral Holdings Berhad masing-masing mempunyai 70% dan 30% kepentingan dalam AmGeneral.

**Polisi, faedah dan perkhidmatan yang sama—dengan nama baharu!**

Kami memberi jaminan bahawa penukaran nama ini tidak akan sama sekali menjejaskan manfaat dan terma polisi insurans anda dengan kami. Semua polisi insurans, hak serta kewajipan pelanggan AmGeneral akan kekal tanpa sebarang perubahan.

Sebagai syarikat insurans am terkemuka di Malaysia dan ahli Kumpulan Liberty Mutual, kami amat komited untuk mewujudkan tenaga kerja yang lebih teguh dan berpengalaman untuk memberikan khidmat pelanggan yang terbaik untuk anda.

Melalui penggabungan ini, syarikat kami mempunyai lebih daripada 3 juta pelanggan serta 8,000 ejen dan rakan kongsi; dan kami akan beroperasi melalui tiga jenama- Liberty Insurance, Kurnia Insurans dan AmAssurance, untuk memenuhi keperluan segmen pelanggan dan rakan kongsi yang berbeza.

Pelanggan kami adalah nadi perniagaan kami. Kami berazam untuk terus berkembang LEBIH TEGUH BERSAMA, mengenal pasti dan mempraktikkan cara kerja yang terbaik daripada kedua-dua perniagaan yang telah digabungkan dengan memanfaatkan keupayaan dan kepakaran global.

**Terima kasih!**

Kami mengambil kesempatan ini untuk mengucapkan terima kasih di atas kepercayaan anda kepada kami selama ini. Jika anda mempunyai sebarang pertanyaan tentang penggabungan ini, sila hubungi kami menerusi talian yang sedia ada atau sila imbas Kod QR seperti di bawah untuk menghubungi Khidmat Pelanggan kami.

Terima kasih kerana terus menyokong kami.

Yang benar,

Puneet Pasricha  
Ketua Pengawai Eksekutif



[www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

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(Service Tax Registration No.: B16-1808-31015443)

**COMMERCIAL VEHICLE SCHEDULE / JADUAL KENDERAAN PERDAGANGAN**

The Insured / Pemegang Polisi  MOHD SHAFIQ BIN ZAHARI  C-75 JALAN BUNGA RAYA TAMAN PLENTONG BARU JOHOR 81750 MASAI			Policy No. / No. Polisi JVE6162202 32-01		
			Account No. / No . Akaun R50300-00		
			Type of Cover / Jenis Perlindungan COMPREHENSIVE		
			Period of Insurance / Tempoh Insurans From / Dari 00:00:01 AM 12-07-2024 To / Hingga 11-07-2025		
Occupation / Pekerjaan DRIVER		Bus. Regn. No / No Pendaftaran Perniagaan JM0964596-A		Premium / Premium All Rider / Semua Penunggang  NCD / Diskaun Tanpa Tuntutan 0.00% Wef / Berkuatkuasa dari 12-07-2024  Gross Premium / Premium Kasar  Service Tax / Cukai Perkhidmatan 8% Stamp Duty / Duti Setem	RM 3,971.30 0.00 0.00 3,971.30 3,971.30  317.70 10.00
I.C. No. / No.Kad Pengenalan -					
Hire Purchase Owner / Pemilik Sewa Beli -					
Make & Type of Body / Buatan & Jenis Badan PERODUA ALZA / 4D WAGON					
Registration No. / No.Pendaftaran HJA6646	Excess / Lebihan 1,100.00	Regn. Card No. / No.Kad Pendaftaran -			
Carrying or Seating Capacity Incl. Driver / Muatan Tempat Duduk Termasuk Pemandu 7	Tonnage / C.C./ Watt Tan / Keupayaan Enjin 1496.00 CC  Year of Manufacture / Tahun Diperbuat 2023	Sum Insured / Jumlah Diinsuranskan (RM)  55,000.00			
Engine/Motor No. / No. Enjin/Motor 2NR3A65448					
Chassis No. / No. Casis PM2AA1AB00M034510		Trailer / Treler -			
Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Policy. / Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam polisi ini.  1, 19, 30, 106, WARRANTY NO.1					
				Total Due / Jumlah Berbayar RM 4,299.00	
Subject to IMPORTANT NOTICE:Your duty as the Owner of the vehicle as attached.				Total Due (OTC) / Jumlah Berbayar Di Kaunter RM 4,299.00	

Named Driver / *Pemandu Yang Dinamakan*

Geographical Area : Malaysia , Republic of Singapore and Negara Brunei Darussalam. / *Kawasan Geografi : Malaysia, Republik Singapura dan Negara Brunei Darussalam.*

Limitations as to Use / Authorised Driver : As described in the Certificate of Insurance. / *Had Penggunaan / Pemandu Yang Diberi Kuasa : Seperti yang tercatat dalam Sijil Insurans.*

Replacing Cover Note No./ Gantian No. Nota	-	Issued By / Dikeluarkan Oleh :	For / untuk
Perlindungan		<b>JUANG SYNERGY ENTERPRISE</b>	<b>Liberty General Insurance Berhad</b>
Renewal of Policy No./ Pembaharuan No.Polisi	-	<b>RS-17 ARAS 1</b>	
Date of Proposal or Declaration / Tarikh Cadangan atau Pengisytiharan	<b>15-06-2024</b>	<b>TERMINAL BAS TUN SRI LANANG</b>	
		<b>81900 KOTA TINGGI</b>	
		<b>JOHOR</b>	<i>Liberty General Insurance Berhad</i>
		Tel :	
		Fax :	
Date of Issue / Time	<b>15-06-2024 08:42:03 PM</b>		<b>Authorised Signature / Tandatangan Yang Diberi Kuasa</b>
Tarikh Dikeluarkan / Waktu		<b>235210150624U880</b>	

Note: / Nota: No refund of premium for any cancellation of policy if premium is charged on minimum premium / Tiada bayaran balik premium bagi sebarang pembatalan polisi sekiranya premium yang dikenakan adalah premium minima.

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)). / Manfaat-manafaat yang dibayar di bawah polisi yang layak ini adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Liberty General Insurance Berhad atau PIDM (lawari [www.pidm.gov.my](http://www.pidm.gov.my)).

08JV2NPM0603-1

## CERTIFICATE OF INSURANCE / SIJIL INSURANS

AKTA PENGANGKUTAN JALAN RAYA 1987 (MALAYSIA)

PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1959 (MALAYSIA)

AKTA KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) (KAP 189) REPUBLIK SINGAPURA

PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA)

AKTA INSURANS KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) (KAP 90) NEGARA BRUNEI DARUSSALAM

RTD Code :08

ORIGINAL COPY /  
SALINAN ASAL

Certificate No. / No. Sijil <b>JVE6162202 32-01</b>	Excess : <b>RM 1,100.00</b>	Sum Insured : <b>RM 55,000.00</b>
1. Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan <b>HJA6646</b>	NCD : <b>0.00%</b>	Wef : <b>12-07-2024</b>
2. Name of Policyholder / Nama Pemegang Polisi <b>MOHD SHAFIQ BIN ZAHARI</b>		
3. Period of Insurance / Tarikh Insurans From / Dari <b>00:00:01 AM 12-07-2024</b> To / Hingga <b>11-07-2025</b>		
4. Persons or Classes of Persons entitled to drive / Orang atau kelas orang yang layak memandu:*		
<p><b>Any other person provided he is in the Policyholder's employ and is driving on their order or with their permission.</b>  <b>Orang lain dengan syarat orang itu bekerja dengan Pemegang Polisi dan sedang memandu di atas arahan majikannya atau dengan kebenarannya.</b>          Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the motor vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the motor vehicle.          Dengan syarat orang yang dibenarkan memandu itu menurut perlesenan atau undang-undang atau peraturan lain bagi memandu kenderaan bermotor dan telah dibenarkan dan tidak hilang kelayakan atas perintah Mahkamah Undang-undang atau atas sebab mana-mana enakmen atau peraturan berkenaan pemanduan kenderaan bermotor.</p>		
5. Limitations as to use / Had Penggunaan*		
Use as Taxi. Use for social domestic and pleasure purposes. The policy does not cover :-		
1) Use for racing, pace-making, reliability trial or speed-testing.		
2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.		
Digunakan sebagai teksi.		
Digunakan untuk tujuan sosial, domestik dan persiaran.		
Polisi ini tidak melindungi:-		
(a) Kegunaan untuk berlumba, mengkadar kelajuan, ujian kebolehppercayaan atau ujian kelajuan.		
(b) Kegunaan semasa menarik treler kecuali untuk menunda (selain dari untuk ganjaran) apa-apa kenderaan yang digerakkan secara mekanikal yang rosak.		
*Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading.		
*Had yang ditakwilkan tidak berkuatkuasa oleh Seksyen 95 Akta Pengangkutan Jalanraya (Malaysia), 1987 atau Seksyen 8 Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga Dan Pampasan) (Kap 189) Republik Singapura dan Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam tidak termasuk dibawah tajuk ini.		

I/WE HEREBY CERTIFY that the policy to which this certificate relates is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam. /SAYA / KAMI DENGAN INI MENGESAHKAN bahawa polisi yang melaluinya sijil ini dikeluarkan adalah selaras dengan peruntukan Bahagian IV Akta Pengangkutan Jalan, 1987 (Malaysia), Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga dan Pampasan) (Kap 189) Republik Singapura dan Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam.

**IMPORTANT NOTICE: Your duty as the Owner of the vehicle. Failure to comply to the below may result your claim to be declined.**

- The insured will have to take all reasonable care to secure the vehicle from loss or damage.
- Report to the police for all incidents. For road accident, you have to report to the police within 24 hours.
- Notify us in writing within 7 days after the incident and complete the claim form in full and return it to us with the related documents within 21 days from your notification's date.
- You must obtain our consent in writing before you repair your vehicle or incur any expenses.
- For private car own damage claim - In the event of claim, repairs must be conducted by our approved repairer.
- When incident happen, you need to collect these details :
  - all drivers e.g full name, residential address and contact number
  - all vehicles e.g. make and model, registration number, and insurance details
  - date, time and location of the incident
  - description of the incident and
  - report to us immediately
  - report to us for any claims made by another person against you and send us the notices and letters within 14 days from the receipt of the documents.
- Do not negotiate or settle any claims made against you, unless you have our consent in writing.
- We will have full discretion in the conduct, defence and/or settlement of any claim.

N.B. (i) We have the right to cancel this policy by giving you 14 days' notice in writing by registered post to your last known address in our records.  
 (ii) Betterment - In the event your vehicle age is 5 years and above, this policy is subject to rate of betterment.  
 (iii) You need to read this policy carefully, and if any error or incorrect description is found herein, or if the cover is not in accordance with your wishes, you should inform us immediately and return this policy to us for alteration.

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)). / Manfaat-manfaat yang dibayar di bawah polisi yang layak ini adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Liberty General Insurance Berhad atau PIDM (layari [www.pidm.gov.my](http://www.pidm.gov.my)).

**Important Notice / Kenyataan Penting :**

\* For environmental conservation, we have adopted paper less printing concept. Please log on to our website to view the Bahasa Malaysia language policy wordings, terms and conditions and exclusion. For further enquiries, please contact your insurance intermediary or our Customer Contact Centre. / Untuk pemeliharaan alam sekitar, kami telah mengaplikasikan konsep tanpa percetakan. Sila layari laman web kami untuk rujukan kandungan polisi, terma-terma, syarat-syarat dan pengecualian-pengecualian dalam Bahasa Melayu. Untuk pertanyaan lanjut, sila hubungi ejen insurans anda atau Pusat Khidmat Pelanggan kami.  
 \* You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website. / Anda dinasihatkan supaya membaca dan memahami ringkasan produk ini seperti yang tertera di dalam Lampiran Pemberitahuan Produk yang boleh didapati di laman web kami.

For / untuk  
**Liberty General Insurance Berhad**  
 (Incorporated in Malaysia / Ditubuhkan di Malaysia)  
 Approved Insurers / Penanggung Insurans Yang Dibenarkan

*Liberty General Insurance Berhad*

**Authorised Signature / Tandatangan Yang Diberi Kuasa**

Agent Code / Kod Ejen: **R50300-00**

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

Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur, Malaysia. P. O. Box 6120 Pudu, 55916 Kuala Lumpur, Malaysia.

Tel: 1 800 88 3833 Fax: +603 2268 2222 Email: customer@kurnia.com Website: www.kurnia.com

(Service Tax Registration No.: B16-1808-31015443)

**Invoice**

**Invois**

Invoice No. No. Invois : <b>SST-06-24-15235938</b>	Date Tarikh : <b>15-06-2024</b>
Name Nama : <b>MOHD SHAFIQ BIN ZAHARI</b>	
Address Alamat : <b>C-75 JALAN BUNGA RAYA TAMAN PLENTONG BARU JOHOR 81750 - MASAI</b>	
Agent Name Nama Agen : <b>JUANG SYNERGY ENTERPRISE</b>	Account No. No. Akaun : <b>R50300-00</b>
Policy/Endorsement No. : - No. Polisi/Endorsemen	
Cover Note No. : <b>JVE6162202</b> No. Nota	
Class of Policy Jenis Insurans : <b>OUTSTATION TAXI</b>	
Period of Insurance Tempoh Insurans : <b>From 12-07-2024 To 11-07-2025</b>	

No.	Description	Total (RM)
1	Gross Premium / <i>Premium Kasar</i>	<b>3,971.30</b>
2	Service Tax / <i>Cukai Perkhidmatan 8%</i>	<b>317.70</b>
3	Stamp Duty / <i>Duti Setem</i>	<b>10.00</b>
4	Total Payable (OTC) / <i>Jumlah Berbayar Di Kaunter</i>	<b>4,299.00</b>
5	Total Payable / <i>Jumlah Berbayar</i>	<b>4,299.00</b>

*This is computer generated. No signature is required.*  
*Ini adalah cetakan computer. Tandatangan tidak diperlukan.*

**THE INSURED** : MOHD SHAFIQ BIN ZAHARI

**Registration No** : HJA6646

**Policy No.** : JVE6162202

## PRIVACY CLAUSE

### 1.0 PRIVACY CLAUSE

- 1.1 You hereby irrevocably consent, represent, authorise and confirm to Liberty General Insurance Berhad (hereinafter referred to as "the Company") that you have duly obtained the consent of your directors, shareholders, authorised signatories, and employees or such other persons who are insured under the Insurance Policy (collectively 'Third Parties'), for the Company to:
- a. provide the information required by the Company for use in accordance with this Insurance Policy; and
  - b. provide the said directors, shareholders, authorised signatories, officers, employees, and other persons with information on our products, services and/or offers which may be of interest and/or financial benefit to them,
- at the Company's sole discretion, without further reference to you.
- 1.2 You agree to undertake the responsibility to update us in writing should there be any change to the personal and financial information relating to the Third Parties.
- 1.3 We reserves the right to amend this Section from time to time at our sole discretion by providing notice to you.
- 1.4 In the event you have any enquiries or complaints concerning this privacy clause or the third parties wish to communicate their change in marketing preference, you or the third parties may contact us as per below details or you may contact the Company's nearest branch to you:

Customer Service Executive, Customer Contact Centre		
	Telephone No	E-Mail
AmAssurance	1 800 88 6333	customer@amassurance.com.my
Kurnia Insurans	1 800 88 3833	customer@kurnia.com

## VEHICLE INSURED VALUE

### 1.0 IF YOU HAVE SELECTED THE AGREED VALUE OPTION

- 1.1 Your vehicle is insured based on an agreed value.
- 1.2 In the event of total loss, the maximum amount that we will pay is up to the sum insured as shown in the schedule.

### 2.0 IF YOU HAVE SELECTED THE MARKET VALUE OPTION

- 2.1 Your vehicle is insured based on market value.
- 2.2 In the event of total loss, the maximum amount that we will pay is up to the market value of the vehicle which will be determined at the time of loss or the sum insured as shown in the schedule; whichever is lesser. You may refer to Section 10 : 'Definitions' or Endorsement 113 of the policy wording for the detailed definition of market value.
- 2.3 It is important to insure your vehicle with the appropriate market value. Below are the effects of over-insurance and under-insurance when an incident happens and giving rise to a claim:
- a. Over-insurance : When a claim arises, the maximum amount that we will pay you is up to the market value of your vehicle even if your vehicle's sum insured is higher than the market value.
  - b. Under-insurance : When claim arises, we will only bear part of the loss in proportion to the difference between the market value and the sum insured. The balance has to be borne by you if the under-insured amount is more than 10% of the market value.



## **PRIVACY NOTICE**

At Liberty General Insurance Berhad (*formerly known as AmGeneral Insurance Berhad*), we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia.

We will only collect and use your personal information in accordance with such laws and regulations (including the Personal Data Protection Act 2010 and Insurance Code of Practice), this Privacy Notice and the privacy terms in any agreement(s) that you have entered into and/or will enter into with Liberty General Insurance Berhad.

This Privacy Notice explains:

- The type of personal information we collect and how we collect it
- How we use your personal information
- The parties that we disclose the personal information to
- The choices we offer, including how to access and update your personal information

For the avoidance of doubt, this Privacy Notice is applicable only if you are an individual.

*For the purposes of this Privacy Notice, please note that:*

- *"Personal information" refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes your name, address, occupation, contact details, the details of your account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself and your transaction(s) with us, and includes sensitive personal information.*
- *"Sensitive personal information", refers to information relating to your health, political opinions, religious beliefs, etc.*
- *"Other insured parties" refers to your jointly insureds and/or other individuals you may be purchasing our products and/or services for e.g., your children or employees, from whom you have (where applicable) obtained consent in order to disclose their Personal Information to Liberty General Insurance Berhad.*
- *"we", "us" and "our" refers to Liberty General Insurance Berhad.*
- *"you" and "your" refers to you and, where applicable, to your other insured parties.*

## **WHAT KIND OF PERSONAL INFORMATION WE COLLECT AND HOW WE COLLECT IT**

In order to enable us to deal with your inquiries, open and operate an insurance policy for you and/or to generally provide you with our insurance products and services ("products and services"), we may need to and/or may be required to collect, use, disclose and store (i.e. "process") personal information and financial information about you, including but not limited to:

- a. personal information to establish your identity and background;
- b. personal information to establish your financial standing and creditworthiness, where required;
- c. personal information to establish a view with regard to your health where you wish to procure relevant insurance policies offered by us; and/or
- d. personal information that you provide when you apply for any of our products and services.

**We may obtain this information from you and from a variety of sources, including but not limited to:**

- a. through your relationship with us, for example information provided by you in application forms, when using our products or services, when using our online or electronic services, when taking part in customer surveys, competitions and promotions;
- b. through your verbal, written and/or electronic communications with us and/or our authorised agents;
- c. from third parties connected with you, such as your employers and/or your other insured parties;
- d. from an analysis of your access and use of our products and services, the claims you make, and the payments effected through or for your insurance policy(ies);
- e. from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

In instances where you provide us with personal information relating to third parties, you confirm that you have obtained their prior consent to provide us with their personal information in accordance with this Privacy Notice or are otherwise entitled to provide this information to us and for us to use it accordingly.

## **HOW WE USE YOUR PERSONAL INFORMATION**

**Other than as stated above, we may use your personal information for one or more of the following purposes:**

- a. to assess and to manage your application(s) for our products and services;
- b. to verify your financial standing through credit reference/reporting checks;

- c. to manage and maintain your insurance policies with us;
- d. to better manage our business and your relationship with us;
- e. to better understand your current insurance coverage and future insurance needs;
- f. to provide you with information on our and third party products, services and offers which may be of interest to you;
- g. to improve our products and services and to develop new products and services;
- h. to notify you about benefits and changes to the features of our products and services;
- i. to administer offers, competitions and promotions;
- j. to respond to your enquiries and complaints and to generally resolve disputes;
- k. to update, consolidate and improve the accuracy of our records;
- l. to produce data, reports and statistics which have been anonymised or aggregated in a manner that may not identify you specifically as an individual;
- m. to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions / your use of our products and services;
- n. to meet the disclosure requirements of any law binding on Liberty General Insurance Berhad;
- o. for audit, compliance and risk management purposes;
- p. to assess financial and insurance risks;
- q. to transfer or assign our rights, interests and obligations under any of your agreements with us;
- r. to protect or enforce our rights to recover any debt owing to us;
- s. to conduct anti-money laundering and anti-terrorist financing checks;
- t. for crime detection, prevention and prosecution; and/or
- u. for any other purpose(s) that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

We will ask for your consent before using your personal information for a purpose other than those that are set out in this Privacy Notice and/or in the privacy terms of any of your agreement(s) with us.

## **DISCLOSURE OF YOUR PERSONAL INFORMATION**

As part of providing you with our products and services and the management and/or operation of the same, we may be required or need to disclose information about you and/or your insurance policies with us to the following third parties:

- a. companies and/or organisations that act as our agents, service providers (including but not limited to cloud service providers) and/or professional advisers;
- b. companies and/or organisations that assist us in processing, administering and/or otherwise fulfilling transactions that you have requested;
- c. companies and/or organisations that assist us in providing value added services;
- d. advisers (including but not limited to agents, accountants, auditors, lawyers, financial advisers, brokers, intermediaries or other professional advisers);
- e. any person notified by you as authorised to give instructions to us on your behalf;
- f. any third party as a result of any restructuring of the insurance policies granted to you or the sale of debts, or the acquisition or sale of any company by Liberty General Insurance Berhad, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
- g. any rating agency, co-insurer or insurance broker or re-insurer or provider of credit protection;
- h. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us; and/or
- i. competent foreign authorities and/or regulators,

subject at all time to any laws, (including regulations, guidelines and/or obligations) applicable to the Liberty General Insurance Berhad (whether in or outside Malaysia).

**We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the Liberty General Insurance Berhad except:**

- a. where you have given permission;
- b. where you have not chosen to opt-out of receiving marketing materials from us or any of our third party business partners;
- c. where we are required or permitted to do so by law;
- d. where required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over Liberty General Insurance Berhad;
- e. where we may transfer rights and obligations under our agreement(s) with you; and/or
- f. where we are required to meet our obligations to any relevant regulatory authority.

## EXERCISING YOUR CHOICE IN RESPECT OF THE DISCLOSURE AND USE OF YOUR PERSONAL INFORMATION FOR PURPOSES OF MARKETING

We may use your personal information to provide you with information about our and third party services and/or products, which may be of interest to or benefit you, except where otherwise requested by you.

In certain instances, we may disclose your personal information to our preferred merchants and strategic partners. However, please note that we will only disclose your personal information to our merchants and strategic partners where your prior consent has been obtained and subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to us.

We take reasonable steps to ensure that our agreements with our merchants and/or strategic partners include appropriate privacy and confidentiality obligations.

If you do not wish your personal information to be utilised for the purposes of marketing or should you change your mind in relation to your previous decision, please contact us at the address detailed at the end of this Privacy Notice. Your latest written instructions to us will prevail.

## STORAGE AND SECURITY OF YOUR PERSONAL INFORMATION

Your personal information will be kept confidential and may be held or stored locally, regionally or globally, or on a cloud based tracking system, whether in Malaysia or out of Malaysia and be it managed internally or operated externally by third party service providers. Regardless of where your personal information is processed, we apply the same protection described in this Privacy Notice and we comply with applicable laws when transferring your personal information outside of Malaysia.

Liberty General Insurance Berhad places great importance on ensuring the security of your personal information. We regularly review and implement up-to-date technical and organisational security measures when processing your personal information.

Branches and employees of Liberty General Insurance Berhad are trained to handle the personal information securely and with strict confidentiality, failing which they may be subject to disciplinary action.

## RETENTION OF YOUR PERSONAL INFORMATION

**Liberty General Insurance Berhad will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with Liberty General Insurance Berhad:**

- for the duration of your relationship with us;
- for such period as may be necessary to protect the interests of Liberty General Insurance Berhad and/or its customers as may be deemed necessary;
- where otherwise required by the law; and/or
- where required by Liberty General Insurance Berhad's relevant policies.

## What If Personal Information Provided By You Is Incomplete?

Where indicated (for example in insurance application forms), it is obligatory to provide your personal information to us to enable us to process your application for our products or services. Should you decline to provide such obligatory personal information, we may not be able to process your application/request or provide you with our products or services.

## Your Rights To Access And Correct Your Personal Information

We can assist you to access and correct your personal information provided to us.

Where you wish to have access to your personal information in Liberty General Insurance Berhad's possession, or where you are of the opinion that such personal information held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to us by contacting our branches or any relationship manager you usually deal with or alternatively you may make such request via our Data Access Request Form or Data Correction Request Form respectively. These forms are available at our Head Office, branches or corporate websites.

We will use reasonable efforts to comply with your request to access or correct your personal information within 21 days of receiving your duly completed Data Access Request Form/Data Correction Request Form and the relevant processing fee (if any).

Please note that Liberty General Insurance Berhad may have to withhold access to your personal information in certain situations, for example when we are unable to confirm your identity or where information requested for is of a confidential commercial nature or in the event we receive repeated requests for the same information. Nevertheless, we will notify you of the reasons for not being able to accede to your request.

Please also note that Liberty General Insurance Berhad may use its discretion in allowing the corrections requested and/or may require further documentary evidence of the new information to avoid fraud and inaccuracy.

You can also assist us to keep your personal information (such as your current mailing address) up to date, as it will enable us to serve you better.

## Opting Out of Receiving Direct Marketing

We at Liberty General Insurance Berhad are committed to ensuring that our customer's request to not receive marketing material(s) through email, text message or telephone call are adhered to.

Please complete the Direct Marketing Opt-Out Form which is made available at our Head Office, branches or corporate websites, and list your phone number(s) and email address(es) that you wish to opt-out of.

The completed form can be submitted via email to [customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my) or [customer@amassurance.com.my](mailto:customer@amassurance.com.my) or [customer@kurnia.com](mailto:customer@kurnia.com) or directly to any Liberty General Insurance Berhad branch office.

Should you change your mind and wish to receive marketing material(s) again, please send your written request to [customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my) or [customer@amassurance.com.my](mailto:customer@amassurance.com.my) or [customer@kurnia.com](mailto:customer@kurnia.com) and a Customer Care Officer will contact you to confirm your request. All requests will be processed in 5 working days.

## Revisions To Privacy Notice

This Privacy Notice may be revised from time to time. Notice of any such revision will be given on Liberty General Insurance Berhad's websites and/or by such other means of communication deemed suitable by Liberty General Insurance Berhad.

## Enquiries / Complaints / Communication

Should you have any queries, concerns, or complaints in relation to this Privacy Notice or would like to have a copy of the above-mentioned form(s), kindly contact us during office hours (Monday to Thursday – 8.30 am to 5.30 pm, Friday – 8.30 am to 4.15 pm, excluding public holidays) at the following contact points:

**Designation:** Customer Service Executive, Customer Contact Centre  
**Telephone:** 1 300 88 8990  
**E-mail:** [customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)  
**Address:** Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur

**Designation:** Customer Service Executive, Customer Contact Centre  
**Telephone:** 1 800 88 6333  
**E-mail:** [customer@amassurance.com.my](mailto:customer@amassurance.com.my)  
**Address:** Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur

**Designation:** Customer Service Executive, Customer Contact Centre  
**Telephone:** 1 800 88 3833  
**E-mail:** [customer@kurnia.com](mailto:customer@kurnia.com)  
**Address:** Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur

A current version of this Privacy Notice and the abovementioned forms are made available on our website at: [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my) or [www.amassurance.com.my](http://www.amassurance.com.my) or [www.kurnia.com](http://www.kurnia.com).