



Marine Cargo

## Legal Shield for Marine Cargo

### BENEFITS OF COVERAGE

#### Commercial Contract Disputes

Pursuit of defense of any disputes or legal proceedings made by or brought against you over a contract or alleged contract for the sale, purchase or hire of goods or services provided

#### Terms

- This Legal Shield claim is limited to RM 25,000 per shipment/marine certificate
- For any Marine Cargo claim, a RM 2,500 excess is to be borne by the policy holder, applicable to each and every claim
- This embedded coverage benefits are only limited to Marine Cargo policy holders

#### FAQ: Legal Shield for Marine Cargo

#### Potential Claims Scenarios:

- An exporter, also a business owner and a seller, had a sales contract with his foreign buyer. The exporter managed to deliver the goods in good condition as per contract. Unfortunately, the buyer failed to make payment after the delivery. The exporter then used the policy to pursue the buyer and managed to recover the outstanding debt.
- An exporter, also a business owner and a vegetables supplier, entered into a logistics contract with a freight forwarder. The freight forwarder failed to fulfill certain conditions as stated in the contract such as providing the hail netting to cover the goods. Due to the freight forwarder's negligence during the transit, the goods were damaged. The exporter then used the policy and convinced the court that the incident had caused him financial loss due to the shortfall in payment from his client after the freight forwarder failed to deliver the goods in good condition.
- A business owner, also a buyer and an importer, made a deposit payment for shipment of fresh fruits. The seller however failed to ship the cargo on time as per contract agreement and delivered the Mandarin Oranges after the Chinese New Year season which significantly reduced the customers' demand. Due to the delivery delay, the business owner refused to honour the balance payment. To recover the unpaid payment, the seller brought this matter to court. As a policy holder of the Legal Shield Insurance, the business owner covered his legal cost to defend the claims in court and negotiated the balance payment at a lesser amount to the buyer.

For more information on the claims scenario, please refer to our website [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

#### HEAD OFFICE

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

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**Liberty  
Insurance.**

## LEGAL SHIELD



# Legal expense insurance policy

AN EMBEDDED INSURANCE COVERAGE SPECIFICALLY FOR THESE POLICIES:

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)).



BizCare / Fire



Home Owner



House Holder



Marine Cargo

Contact Liberty General Insurance Berhad agents for further details to activate coverage

Disclaimer:  
The coverage provided is subject to terms and conditions stated in your policy.  
For further information, please refer to our website at [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**Customer Service Hotline: 1 300 88 8990**

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



BizCare

## Legal Shield for BizCare / Fire



Houseowner



Householder

## Legal Shield for Home Owner / House Holder

### BENEFITS OF COVERAGE

<b>Commercial Contract Disputes</b>	Disputes with suppliers and customers over contract for the sale or supply of goods and services
<b>Criminal Prosecution</b>	Defense of a prosecution against you in a court of criminal jurisdiction An appeal by you against the service of a remedial or stop-work order under the Workplace, Safety and Health Act
<b>Employment Disputes</b>	Defense of disputes with prospective employees, current employees or ex-employees in respect of their contract of employment, or any employment related legislation
<b>Property Disputes</b>	Pursuit or defense of disputes over possession of your property, terms of your tenancy agreement and alleged negligence, damage or nuisance to your property
<b>Data Protection</b>	Defense of claims arising from the Personal Data Protection Act 2010
<b>Statutory License</b>	Pursuing former employees for breach of their non-solicitation restrictive covenants

- Terms*
- This Legal Shield claim is limited to RM 100,000 of any one claim/any one year, whichever comes first
  - This embedded coverage benefits are only limited to BizCare policy holders

#### FAQ : Legal Shield for BizCare / Fire

##### Potential Claims Scenario

###### i. Contract Dispute – with a customer

A business owner agreed to handle some goods for a new customer. The usual warehousing standards and shipment tracking were in place and the goods were delivered on time in good condition. However, the customer failed to make payment and refused to pay despite many reminders were sent as she claimed the goods were delivered in poor condition. Luckily, he kept all the evidence to prove that the customer acknowledged the goods were delivered in good condition and he demanded that the customer to make full payment or legal action would follow.

The invoice remained unpaid, however the business owner used the policy and managed to get himself covered by the Legal Shield Insurance for RM 51,000 of legal cost incurred in pursuing the customer and enforcing the contract in court.

###### ii. Contract Dispute – with a supplier

A business owner purchased two fork lift trucks for his new warehouse. In just 6 months of usage, one of the forklifts developed a gearbox fault which caused the truck immovable. A complaint was made to the vehicle supplier, however, the supplier claimed that it was not his fault and the cause of the damages was due to poor driving skills.

The business owner disagreed and he pursued a legal action against the supplier to demand for his full responsibility to get the truck repaired and replaced. Since he is a policy holder, the legal cost of RM 42,000 was covered by the Legal Shield Insurance in pursuing the vehicle supplier and he also managed to obtain an out of court settlement covering the full repair costs.

###### iii. Criminal Prosecution

A business owner received a summons from the police after one of his employees was stopped in the company's lorry which was alleged to have been overloaded. The business owner was charged and the case proceeded to court. As a result, the business owner was found not guilty after his lawyer contended that the lorry was not overloaded and it was in accordance with all relevant regulations. As a policy holder, the total of RM 36,000 of his legal costs was covered by the Legal Shield Insurance.

For more information on the claims scenario, please refer to our website [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

### BENEFITS OF COVERAGE

<b>Personal Injury</b>	Pursuit of legal proceedings in respect of any incident or event causing bodily injury or death to you, provided that the bodily injury or death is a result of a sudden and specific incident or event
<b>Employment Disputes</b>	Pursuit of legal proceedings arising from or relating to your contract or employment as an employee
<b>Contract Disputes</b>	Pursuit or defense of any disputes or legal proceedings made by or brought against you over a contract for the sale, purchase or hire of goods and services provided
<b>Property Disputes</b>	Covering the legal expenses incurred in any disputes or legal proceedings made by or brought against you, provided you will suffer financial loss if you fail to pursue or defend the dispute or legal proceeding
<b>Legal Defense</b>	Covering the legal expenses incurred in defending a prosecution against you in a court of criminal jurisdiction arising from the sale or supply of privately owned goods

- Terms*
- This Legal Shield claim is limited to RM 100,000 of any one claim / aggregate in one (1) year, whichever comes first
  - The excess clause is RM 1000 which is to be borne by the policy holder, applicable to each and every claim
  - This embedded coverage benefits are only limited to HO/HH policy holders

#### FAQ : Legal Shield for HO/HH

##### Potential Claims Scenario

###### i. Personal Injury

An entrepreneur was involved in a car accident whilst she was travelling in a taxi to the airport. She was unable to work for over 4 months due to a serious broken leg.

Considering that she is self-employed and the accident had caused her loss of income throughout the 4 months period, she used the policy to pursue the taxi company for compensation.

###### ii. Employment Dispute

A loyal employee had been working at a factory in Johor for over 20 years. Following the downtime in business, the factory owner had to downsize the work force for the sake of business stability. The employee was retrenched whilst most of the junior employees and new recent joiners being kept on.

Following her dismissal, she felt that she had to take legal action to enforce her rights. She managed to use the policy to fund her legal presentation and won sizable damages from her former employer.

###### iii. Contract Dispute

A newly married couple decided to move into a new home and agreed to sell a number of large and expensive furniture items via the internet. Exact photos and measurements of all items were provided and displayed accordingly on the internet for the buyers' reference.

Following a successful sale, a dispute arose on the measurement as the buyer was unable to fit the items that he bought into his property and demanded for a full refund. The married couple refused to refund the payment as demanded by the buyer as the items were sold in the exact condition and description portrayed in the photos.

As a policy holder, they were lucky as the Legal Shield Insurance managed to cover RM 5,000 of legal costs incurred in defending the subsequent action by the buyer.

For more information on the claims scenario, please refer to our website [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)