PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

Liberty General Insurance Berhad
197801007153 (44191-P)

Date:12/2025

1 What is AmCare ResQ?

AmCare ResQ provides 24-hour worldwide protection to you for bodily injury caused by accidental means which directly or independently of any other causes resulted in death, disablement, medical and other expenses. There are 6 different plans for your choice of selection.

Benefits	**Sum Insured (RM)**					
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
A. Accidental Death	50,000	65,000	75,000	85,000	95,000	105,000
B. Permanent Disablement	50,000	50,000	50,000	50,000	50,000	50,000
C. Medical Expenses	5,000	5,000	7,000	7,000	10,000	10,000
D. Fractured Bone and/or Joint (bone) Dislocations	20,000	25,000	35,000	45,000	55,000	65,000
E. Prostheses/ Wheelchair	300	400	500	600	700	800
F. Sinseh/Traditional / Physiotherapy / Chiropractic Treatment Benefit	1,000 (Chiropractic to max RM150.00 per accident)	1,000 (Chiropractic to max RM150.00 per accident)	1,000 (Chiropractic to max RM150.00 per accident)	1,000 (Chiropractic to max RM150.00 per accident)	1,000 (Chiropractic to max RM150.00 per accident)	1,000 (Chiropractic to max RM150.00 per accident)
Premium	**150.00**	**225.00**	**313.00**	**438.00**	**563.00**	**613.00**

2 Know Your Coverage

As an illustration, for ***RM150.00*** [annually] **Plan 1***, you will receive the following insurance **coverage:**

This policy **covers:**

Benefits/ Sum Insured

Benefits – Plan 1*	**Sum Insured (RM)**
A. Accidental Death	50,000
B. Permanent Disablement	50,000
C. Medical Expenses	5,000
D. Fractured Bone and/or Joint (bone) Dislocations	20,000
E. Prostheses/ Wheelchair	300
F. Sinseh/Traditional / Physiotherapy / Chiropractic Treatment Benefit	1,000 (Chiropractic to max RM150.00 per accident)

This policy **excludes**:

- War related risks
- Suicide or any attempt thereat
- Self-inflicted injury
- Travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route
- Pre-existing conditions, disease and sickness of any kind
- Committing or attempting to commit any unlawful act
- Influence of alcohol or drugs not prescribed by a registered medical practitioner
- Professional sports, water-skiing, martial arts, racing of any kind other than on foot, mountaineering involving the use of ropes or guides or use of woodworking machinery driven by mechanical power
- Acquired Immune Syndrome (AIDS) or Aids Related Complex (ARC).

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full details under this policy.

The duration of coverage is 1 year. You need to renew your policy annually.

Liberty General Insurance Berhad is a member of PIDM. 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).

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

If you have any questions or require assistance on your insurance coverage, you can:

Call us at 1 800 88 6333	Visit us at www.amassurance.com.my	Email us at customer@amassurance.com.my	Scan the QR Code above

3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	*RM150.00 (annually)*
(+) Additional Cover	*Not Applicable*
Gross Premium	***RM150.00 (annually)***
You also have to pay the following fees and charges:	
(+) 8% Service Tax	*RM12.00*
(+) Stamp Duty	*RM10.00 (To be borne by AmBank (M) Berhad)*
Total Premium Payable	***RM172.00 (annually)***
Where this is inclusive of:	
Commission	***25%*** of Gross Premium or ***RM 37.50***

Note:

- This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Liberty General Insurance Berhad.
- The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.

4 Other Key Terms

- Duty of Disclosure: You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your occupation and personal pursuits. You must disclose all relevant facts truthfully and completely in your insurance application form.
- Change of risk: You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- Premium: The premium due must be paid and received by Liberty General Insurance Berhad within 60 days from the inception date of the policy. Failing which policy is automatically cancelled and we are entitled to the pro rata premium on the period we have been on risk.
- Claim: You must notify us of a claim within 14 days of the incident, or as soon as practicable if delay is unavoidable.
- Benefits for expenses (such as medical costs) are paid on a reimbursement basis, if you hold multiple policies, the total paid will not exceed the actual loss.
- Eligibility:
  - Insured Person must be a Malaysian or foreigner who has a valid work permit, student permit or permanent resident status
  - Age limit: AmBank customer aged 18 years old to 70 years old at the inception of cover.
  - Territorial Limit: All benefits provided in this Policy are applicable worldwide 24 hours a day (unless specified otherwise under the respective benefit covered in this Policy).
- Excluded occupations: Air crew/test pilot, fireman, miner, naval, military and air force personnel, professional sports person/divers, racing drivers, ship crew and stevedores. However, benefits covered shall be payable if the Insured Person suffers bodily injuries out of normal private and social activities and outside the scope of the Insured Person's employment stated above.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

- Yes. You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on short period rates for the policy period which has been in force.
- There may not be any refund of premium if only minimum premium is paid or a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.