

PRODUCT DISCLOSURE SHEET



AmAssurance

Dear Customer,

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

Liberty General Insurance Berhad
197801007153 (44191-P)

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

Date: 12/2025

1 What is AmDrive Plus?

AmDrive Plus provides cover to the Insured, driver and/or passengers in the event of bodily injury caused by accidental means resulted in death or disablement while driving or riding, boarding or alighting from the vehicle named in the policy.

2 Know Your Coverage

As an illustration, for RM75.60 annually (inclusive of service tax), you will receive the following **coverage:**
Premium assumption: RM30,000 Sum Insured, a driver and up to 4 passengers.

This policy **covers:**

No	Benefits	Sum Insured (RM)	
		Policyholder (Insured)	Authorised Driver/Passengers
1	Accidental death (per person)	30,000	15,000
2	Permanent disablement as specified below (per person):	30,000	15,000
	Total Paralysis		
	Permanently bedridden		
	Loss of both hands and/or both feet		
	Loss of sight of both eyes		
	Loss of hearing of both ears		
	Loss of either hand or foot and sight of one eye		
	Loss of either hand or foot	15,000	7,500
	Loss of sight of one eye or hearing of one ear		
3	Medical expenses (per person)	1,000 per accident	1,000 per accident
	Corrective dental and/or cosmetic surgery (per person)		
	Ambulance Fees (per person)		
4	Hospital Income (per person, up to a maximum 60 days per year)	20 per day	20 per day
5	Compassionate flood expenses. Expenses incurred due to damage caused by flood to the named vehicle (any one incident/anyone period of insurance)	1,000	Not Applicable
6	Double Indemnity during a National Public Holiday in Malaysia (per person)	60,000	30,000
7	Vehicle breakdown assistance and towing service within Malaysia (per incident) including unlimited toll charges incurred.	Up to 450km round trip to the named vehicle in the policy schedule	

Private Vehicle	Annual Premiums (RM) (before Service Tax and Stamp Duty)
A driver and up to 4 passengers	70
Each additional passenger	8

The duration of coverage is 12 months. 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

This policy excludes :	
<ul style="list-style-type: none"> • Pre-existing conditions; • If you or Your Authorised Driver is under the influence of alcohol or intoxicating liquor, narcotic, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that You or Your Authorised Driver is incapable of having proper control of the Vehicle; • While the vehicle is used for illegal activities or as an unlicensed carrier; • Suicide and any attempt thereof; • If You or Your Authorised Driver do not have a valid driving licence to drive the Vehicle. This will not apply if You or Your Authorised Driver have an expired licence but are not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations • Acquired Immune Syndrome (AIDS) or Aids Related Complex (ARC) • Loss, damage or liability to the named vehicle in the policy during the breakdown assistance and towing service; • While the Insured and/or Insured Person participating in a brawl or strike, riot, civil, commotion or demonstration; • Terrorism. 	
Note: This list is non-exhaustive . Please refer to the policy wording for the full list of exclusions under this policy.	

3 Know Your Obligations

For this AmDrive Plus, you must pay a premium of:	
Standard Cover	RM70.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM70.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM5.60
(+) Stamp Duty	Not applicable
Total Premium Payable	RM75.60
Where this is inclusive of:	
Commission	10% of Gross Premium or RM7.00

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- Stamp duty for premium not exceeding RM150 is exempted until 31/12/2028. A stamp duty of RM10 will be imposed from 1/1/2029 onwards.

4 Other Key Terms

<ul style="list-style-type: none"> • You must provide complete and accurate information in the application form. • You must disclose all material facts such as your occupation and personal pursuits. • Failure to comply with any of the policy conditions shall invalidate all claims. • We shall have the right to examine insured person during claim and in the event of death, to make an autopsy where it is not forbidden by law • In the event of an accident, you must notify us with full particulars of the accident / injury within fourteen (14) days after the happening of the accident • Cash Before Cover – 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. • Eligibility – Private vehicle owners aged 17 years old and above. Insured age 17 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this Insurance policy. • Passengers of all ages are covered. • This policy also extends to cover the Insured (Policyholder) 24 hours worldwide irrespective of whether the Insured is in the vehicle as named in the policy against death, permanent disablement and medical expenses caused by accidental means. If the Named Vehicle is registered under Association/Corporation/Company, the Named Vehicle owner as the Policyholder may nominate a person to be covered under this extended coverage. • Territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam unless specified otherwise under the respective benefits covered in this Policy. • Special Provisions - In the event that the actual number of passengers exceeds the number stated in the policy schedule, the Company's limit of liability per person under all benefits, except Benefit 5 (Compassionate Flood Expenses) and Benefit 7 (Vehicle Breakdown Assistance and Towing Service (Within Malaysia Only) as specified in the policy, will be reduced by the ratio of the actual number of passengers to that of the number of passengers declared. The limitation shall not apply to the driver. • Compliance on Motor Insurance Cover- This policy will automatically become null and void if the vehicle as named in the policy is no longer insured under a private vehicle motor policy. • Two Or More Policies – If at the time of any claim under Benefit 3 and 5 there shall be any other insurances whether with Liberty General or other insurance companies covering the same risk or any part thereof, Liberty General shall not be liable for more than its rateable proportion thereof. 	
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 at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium (if applicable).
- There will not be any refund of premium if 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.