

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.**



AmAssurance

Liberty General Insurance Berhad
197801007153 (44191-P)

Date: 12/2025

1 What is Personal Accident insurance?

Personal Accident insurance will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

2 Know Your Coverage

As an illustration, for RM149.69 annually (inclusive of the service tax), you will receive the following coverage:

Premium assumption: RM100,000 Sum insured, with optional benefits, Office worker, Class 1 and 30 years old

This policy **covers**:

No.	Benefits	Sum Insured of (RM)	Rate	Premium (RM)
				Occupation Class 1
1	Death due to accident	100,000	0.045%	45.00
2	Permanent disablement	100,000	0.045%	45.00
3	(a) Temporary total disablement (limit per week)	250	16.2%	40.50
	(b) Temporary partial disablement (limit per week)	125		
4	Medical expenses (limit per any one accident)	1,000	0.810	8.10
Annual Premium (RM) (before service tax and stamp duty)				138.60

Note:

- a) Sum Insured of the benefits can be customized based on personal preferences and needs.
- b) The above sample is based on Occupation Class 1.
- c) Benefits 3 and 4 are optional benefits.
- d) Benefit 3 only applicable to Insured Person who is gainfully employed.

The duration of coverage is 12 months. You need to renew your policy annually.

This policy **excludes**:

- War and allied risks;
- Suicide (whether sane or insane) or any attempt threat;
- AIDS;
- While travelling in an aircraft or ship as a member of the crew;
- Criminal acts;
- Professional sports activities of any kind;
- Radioactive and nuclear weapon material accidents;
- Terrorism;
- Pre-existing physical defect or infirmity, fits of any kind, diseases, or sickness of any kind.

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

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 Personal Accident insurance with optional benefits, you must pay a premium of:	
Standard Cover	RM90.00 (annually)
(+) Additional Cover	RM48.60 (annually)
Gross Premium	RM138.60
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM11.09
(+) Stamp Duty	Not Applicable
Total Premium Payable	RM149.69
Where this is inclusive of:	
Commission	25% of Gross Premium or RM34.65

Please note the following:

- Service tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- Individual: 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.
- MSME: Stamp duty for premium not exceeding RM250 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 occurrence 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 – <ul style="list-style-type: none"> i) The insured's age must be 16 years to 65 years old, renewable up to 70 years old. ii) Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance policy. • Territorial Limit: Worldwide
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.