

# 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 Personal Essentials – For Your Child?

Personal Essentials – For Your Child provides compensation to your child in the event of injuries, disability or death caused solely by accidental, violent, external and visible means.

## 2 Know Your Coverage

**As an illustration, for RM140.40 annually (inclusive of service tax), you will receive the following Plan 1\* coverage:**

Premium assumptions: Sum Insured RM50,000, 15 years old

This policy covers:

No.	Benefits	Sum Insured (RM)			
		Plan 1*	Plan 2	Plan 3	Plan 4
1	Accidental death	50,000	70,000	100,000	120,000
2	Permanent disablement and dismemberment	50,000	70,000	100,000	120,000
3	Daily hospital cash due to accident (max. 365 days)	100	150	200	250
4	ICU daily hospital cash due to accident (max. 365 days)	200	300	400	500
5	Funeral expenses (due to accidental death only)	2,000	2,000	2,000	2,000
6	Academic cash reward	Minimum 5A in UPSR or its equivalent - 50			
		Minimum 8A in PMR or its equivalent - 100			
		Minimum 5A in SPM or its equivalent - 150			
<b>Annual Premium (RM) (before service tax and stamp duty)</b>		130	175	240	280

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

This policy **excludes**:

- War and allied risks;
- Suicide or any attempt thereat;
- AIDS;
- Criminal acts;
- Participating in dangerous activities or sports;
- 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](http://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](http://www.amassurance.com.my)



Email us at  
[customer@amassurance.com.my](mailto:customer@amassurance.com.my)



Scan the  
QR Code above

### 3 Know Your Obligations

For this Personal Essentials – For Your Child Plan 1, you must pay a premium of:	
Standard Cover	RM130.00 (annually)
(+) Additional Cover	Not applicable
<b>Gross Premium</b>	<b>RM130.00</b>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM10.40
(+) Stamp Duty	Not applicable
<b>Total Premium Payable</b>	<b>RM140.40</b>
Where this is inclusive of:	
Commission	25% of Gross Premium or RM32.50

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

- You must provide complete and accurate information in the application form.
- Failure to comply with any of the policy conditions shall invalidate all claims.
- We shall have the right to examine the 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 – Malaysian who are aged thirty (30) days up to eighteen (18) years old.
- 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.