

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 Essential - Protection for Women?

Personal Essential - Protection for Women is specially designed for ladies only. This product will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your permanent disablement and dismemberment or in the event of death, to your nominated beneficiary or legal personal representative.

2 Know Your Coverage

As an illustration, for RM193.60 annually (inclusive of service tax and stamp duty), you will receive the following Plan Silver* coverage:

Premium assumption: RM100,000 Sum Insured, Office worker, Class 1 and 30 years old

This policy **covers:**

No.	Benefits	Lifestyle A (RM)		Lifestyle B (RM)		Lifestyle C (RM)		Lifestyle D (RM)	
		Silver*	Gold	Silver*	Gold	Silver*	Gold	Silver*	Gold
1	Accidental Death	100,000	200,000	100,000	200,000	100,000	200,000	100,000	200,000
	Permanent Disablement and Dismemberment	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
	Funeral Expenses	100,000	200,000	100,000	200,000	100,000	200,000	100,000	200,000
2	Facial & Dental Surgery	5,000	10,000	5,000	10,000	5,000	10,000	5,000	10,000
	Snatch Theft or ATM Withdrawal	750	1,500	750	1,500	750	1,500	750	1,500
	Hospital Benefits	100	200	100	200	100	200	100	200
	Hospital Income	1,000	2,000	1,000	2,000	1,000	2,000	1,000	2,000
3	Recovering Allowances	5,000	8,000	-	-	-	-	-	-
	National Service	5,000	8,000	-	-	-	-	-	-
	Sports or Adventure	-	-	5,000	8,000	-	-	-	-
	Child Care	-	-	-	-	5,000	8,000	-	-
	Maid Service	-	-	-	-	-	-	5,000	8,000
	Recuperating Leave	-	-	-	-	-	-	-	-
	Medical Equipment	-	-	-	-	-	-	-	-
	Nursing Care	-	-	-	-	-	-	-	-
	Living Benefit (No. 2+3)	50,000	100,000	50,000	100,000	50,000	100,000	50,000	100,000
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 schedule							
Annual Premium (RM) (before service tax and stamp duty)		170				320			

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 motor insurance policy 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"> • War and allied risks; • Suicide (whether sane or insane) or any attempt thereat; • AIDS; • While traveling 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; • While participating in a brawl; • Terrorism; • Pre-existing physical defect or infirmity, fits of any kind, diseases, or sickness of any kind; • While on active duty of any of the following: • Racer, professional sportsman, seaman, logger, off-shore worker, air crew member, fisherman, horse jockey, professional entertainer, explosive maker/handler, ship crew, test pilots and drivers, stevedores, professional divers, fireman, underground worker, member of armed forces, naval military or air force service or operations, police force and rescue service. 	
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 Personal Essential – Protection For Women, Plan Silver you must pay a premium of:	
Standard Cover	RM170.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM170.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM13.60
(+) Stamp Duty	RM10.00
Total Premium Payable	RM193.60
Where this is inclusive of:	
Commission	10% of Gross Premium or RM17.00

Please note that the Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.

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 – <ul style="list-style-type: none"> i) 16 years to 65 years old, renewal 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. • You are advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased. 	
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.