

PRODUCT DISCLOSURE SHEET for AmDrive Plus Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the AmDrive Plus Insurance Policy. Be sure to also read the general terms and conditions.

1. What is this product about?

This policy covers 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.

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.

Vehicle Breakdown Assistance and Towing Service shall be rendered in Malaysia only. Towing limit is covered up to 450km round trip. Unlimited toll charges during a towing are covered.

Notes:

- i) Round trip is defined as a trip by the tow truck from its starting location to the scene of the incident, then towing your vehicle to our designated approved repairer requested by you or your authorised driver or to a safe place of storage, then the tow truck's return trip to its starting location.
- ii) If the towing trip exceeds the mileage limit as stated above, additional costs will be borne by you or your authorised driver based on the prevailing market rates for towing.

Eligibility: Private vehicle owners aged 17 years and above.

2. What are the covers / benefits provided?

Please refer to Table of Benefits in the product brochure.

Duration of cover is generally one year. You need to renew your cover annually.

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).

3. How much premium do I have to pay?

The premium that you have to pay is RM84.20 (inclusive of 6% Service Tax and stamp duty RM10).

4. What are the fees and charges I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Service Tax	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	10% of the gross premium

5. What are some of the key terms and conditions that I should be aware of?

- (i) Importance of Disclosure – STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) 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.
- (iii) Passengers of all ages are covered.
- (iv) Territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam unless specified otherwise under the respective benefits covered in this Policy.
- (v) 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.

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Formerly known as AmGeneral Insurance Berhad

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- (vi) 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.
- (vii) 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.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Pre-existing conditions;
- If You or Your Authorised Driver is under the influence of alcohol or intoxicating liquor, narcotics, 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 thereat;
- 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 Deficiency 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 sample policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy and how do I cancel it?

You may cancel your policy by giving 14 days written notice to Liberty General. We will retain the premium according to the short period table for the period the policy has been in force and refund to you the unexpired portion of the policy period, provided no claim has been made during the period of insurance.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your life profile including your occupation and personal pursuits, which would affect your risk profile.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches, or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Liberty General Insurance Berhad

Liberty Insurance Tower,
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50490 Kuala Lumpur
Toll Free : 1 800 88 6333
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Website : www.amassurance.com.my

10. Other types of Similar Insurance Cover Available

Please refer to our nearest branches and agents for further information.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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

The information provided in this disclosure sheet is issued on 01/01/2024 and will be valid until the next periodical review.