

## PRODUCT DISCLOSURE SHEET for Personal Essentials – Protection For Women Insurance

**IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Personal Essentials – Protection For Women Insurance Policy. Be sure to also read the general terms and conditions.**

**1. What is this product about?**

This product 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. What are the covers/benefits provided?**

You have 2 plans which are the Gold plan and the Silver plan to choose from. The capital sum insured for the Gold plan is RM200,000.00 while the Silver plan is RM100,000.00. Both plans are categorized according to four (4) different lifestyles. The benefits under each category are different depending on which plan you decide to select.

This product covers:

<b>Section 1</b>	<ul style="list-style-type: none"> <li>▪ Accidental Death</li> <li>▪ Funeral Expenses</li> <li>▪ Permanent Disablement and Dismemberment</li> </ul>
<b>Section 2</b>	<ul style="list-style-type: none"> <li>▪ Facial &amp; Dental Surgery</li> <li>▪ Snatch Theft / ATM Withdrawal</li> <li>▪ Hospital Benefits               <ul style="list-style-type: none"> <li>➢ Hospital Income</li> <li>➢ Recovering Allowance</li> </ul> </li> </ul>
<b>Section 3 (Benefits vary depending on type of plan /lifestyles taken)</b>	<ul style="list-style-type: none"> <li>▪ National Service</li> <li>▪ Sports / Adventure</li> <li>▪ Child Care</li> <li>▪ Maid Service</li> <li>▪ Recuperating Leave</li> <li>▪ Medical Equipment</li> <li>▪ Nursing Care</li> </ul>

Note: Please refer to the sample policy contract on the benefits granted for each different lifestyles and the scale of benefits for accidental death and disablement/dismemberment.

Duration of cover is 1 year. This insurance can be renewed annually.

Coverage is 24 hours. Territorial Limit is Worldwide.

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)).

**3. How much premium do I have to pay?**

There are 2 plans available, the premium charged will depend on the plan purchased. Please refer to the brochure for the premium charged for each plan.

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

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

Type	Amount
<b>Service Tax</b>	Subject to the prevailing rate as imposed by the Government of Malaysia
<b>Stamp Duty</b>	RM10.00
<b>Agent's commission or where there is an intermediary involved</b>	10% of the premium

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 (Service Tax Registration No.: B16-1808-31015443)

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

**Age Limit**

- 16 years to 65 years old, renewal up to 70 years old.
- 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.

**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.
- If there is any change in your life profile including your occupation and personal pursuits, you are to notify us immediately.

**Compensation / Indemnity**

- We will pay for compensation on accidental death or bodily injury (Permanent Disablement/Dismemberment) in accordance with the "Table of Benefits" attached to the policy.

**Nomination/ Assignment**

- You are advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.

**Cash Before Cover**

- It is fundamental and absolute special condition of this insurance that the premium due must be paid and received by us before cover commences. This insurance policy is automatically null and void if this condition is not complied with.

**Claims Procedures**

- When making a claim, you are to give us in written notice within 14 days after you have suffered a bodily injury. In the case of death, your next of kin or beneficiary shall give reasonable notice to us before burial or cremation.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

**6. What are the major exclusions under this policy?**

This policy does not cover death or injury caused by or due to:

- 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 sample policy contract for the full list of exclusions under this policy.

**7. Can I cancel my policy?**

You may cancel the policy by giving us a written notice. Upon cancellation, we will retain the premium according to the \*Short Period Table (as below) for the period the policy has been in forced and we will refund to you the unexpired portion of the policy period. No refund premium is allowed if there is a claim under the policy. Any minimum premium paid under this policy is not refundable.

**\*Short-Period Table**

Period Not Exceeding	Refund of Annual Premium
15 days	90% (applicable for renewal only)
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

**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](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Liberty General Insurance Berhad**

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Website : [www.amassurance.com.my](http://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 01/03/2024 and will be valid until the next periodical review.