

PRODUCT DISCLOSURE SHEET for Personal Accident Insurance

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

1. What is this product about?

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 disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

2. What are the covers/benefits provided?

This product covers:

- Benefit 1** Death due to Accident
- Benefit 2** Permanent Disablement
- Benefit 3** Medical Expenses – (Optional)
- Benefit 4** Weekly Benefits
 - i) Temporary Total Disablement – (Optional)
 - ii) Temporary Partial Disablement – (Optional)

Only applicable to Insured Person who is gainfully employed

Other benefits may vary in view of Insured's requirement.

Note: Please refer to the scale of benefits for death and disablement in the sample policy contract.

Duration of cover is 1 year.

Covers 24 hours. Territorial Limit is Worldwide.

You need to renew your insurance 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 total premium that you have to pay may vary depending on our underwriting requirements.

	Sum Insured (RM)	Premium (RM)
Death due to Accident/Permanent Disablement :	_____	_____
Medical Expenses :	_____	_____
Temporary Total Disablement :	_____	_____
Temporary Partial Disablement :	_____	_____
Other Benefits. :	_____	_____
The total premium that you have to pay is	_____	_____

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
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Stamp Duty	RM10.00
Agent's commission or where there is an intermediary involved	25% of the premium

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

Age Limit

- 16 years to 65 years old, renewable 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 must notify us immediately.

Liberty General Insurance Berhad 197801007153 (44191-P)
Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3 Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.
P.O.Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur
Tel: +603 2268 3333 Website: www.amassurance.com.my
(Service Tax Registration No.: B16-1808-31015443)

Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the "Table of Benefits" attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in 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.

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

7. Can I cancel my policy?

You may cancel your policy by giving us a written notice. Upon cancellation, you are entitled to a refund of the premium based on short period rates* for the policy period which has been in force. Any minimum premium paid under this policy is not refundable. No refund premium is allowed if there is a claim under the policy.

***Short-Period Rates 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 contact details / life profile including nomination, 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,
CT9, Pavilion Damansara Heights,
3, Jalan Damanlela
Pusat Bandar Damansara,
50490 Kuala Lumpur
Toll Free : 1 800 88 6333
E-mail : customer@amassurance.com.my
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 01/03/2024 and will be valid until the next periodical review.