

PRODUCT DISCLOSURE SHEET for Personal Essentials – For Students Insurance

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

1. What is this product about?

This product will compensate your student for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in their death or disablement or necessitate medical and/or surgical treatment.

2. What are the covers/benefits provided?

This product covers:

- Benefit 1** Accidental Death
Double Indemnity while traveling as a fare-paying passenger on a Public Transport from residence to school or vice versa for school lessons and/or official school activities.
Funeral Expenses
- Benefit 2** Permanent Disablement and Dismemberment
- Benefit 3** Medical Expenses
- Benefit 4** Hospital Benefits
 - a) Daily Hospital Cash Allowance
 - b) Traveling Expenses
- Benefit 5** Kidnap Benefit
In the event the Insured Person is kidnapped and suffered bodily Injury that is payable under Benefit 1 or Benefit 2, We will pay the Insured Person's Parent an addition of RM20,000.00, provided there is a verification and confirmation by the police that the Insured Person is kidnapped.

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

Coverage is 24 hours. Territorial Limit: Malaysia, Singapore and Brunei.

Note: Please refer to the Table of benefits for Accidental Death and Permanent Disablement and Dismemberment in the Policy.

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?

There are 3 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
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

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

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Tel: +603 2268 3333 **Website:** www.amassurance.com.my
 (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

- 4 years to 18 years old.

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.

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. However for claim such as medical expenses, your student is compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy.

Premium Warranty

- The premium due must be paid and received by us within sixty (60) days from the inception date of this policy/endorsement/renewal/certificate.
- Failure to pay the premium within this period, the contract is automatically cancelled and we are entitled to the pro-rated premium on the period you have been on risk.

Claims Procedures

- When making a claim, you or the parent of the insured student is to give us in written notice within 14 days after the insured student has suffered a bodily injury. In the case of accidental death to the insured student, the parent of the insured student or the 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 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 contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You or the parent of the insured student 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. When can I expect to receive my policy?

You should receive your student certificate of insurance within two weeks from the date of submitting the full documents to us.

9. 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.

10. 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

11. 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.