

PRODUCT DISCLOSURE SHEET for Driver and Passengers' Personal Accident Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Driver and Passengers' Personal Accident 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 passenger in the event of bodily injury due to accident 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) for 24 hours worldwide irrespective of whether the Insured is in the vehicle as named in the policy against death or permanent disablement caused by accidental, violent, external and visible means. If the Named Vehicle is registered under Association/Corporation/Company, the Named Vehicle owner as the Policyholder may nominate it's employee to be covered under this extended coverage.

Eligibility – Private vehicle/Commercial vehicle owners.

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 unless you sign up auto-renewal payment instruction to renew automatically, subject always to the policy terms and conditions.

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 varies depending on plan selected. You may refer to the brochure for details.

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	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	10% of the 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 with policy conditions - failure to comply with any of the policy conditions shall invalidate all claims.
- (iii) Passengers age 3 years to 90 years old are covered.
- (iv) The driver must hold a valid driving license and the territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam. However, Benefit A (Accidental Death) and B (Permanent Disablement) are extended to cover the Insured twenty four (24) hours a day worldwide irrespective of whether he or she is in the named vehicle or not.
- (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 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.
 - Passengers aged between 3 years to 15 years old are entitled to 50% of all relevant benefits.
- (vi) The Company 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.
- (vii) 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.

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6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Pre-existing conditions and disease and sickness of any kind;
- 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 are 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);
- 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,
CT9, Pavilion Damansara Heights,
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Pusat Bandar Damansara,
50490 Kuala Lumpur
Toll Free : 1 800 88 3833
E-mail : customer@kurnia.com
Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available

Perfect Rider Plus insurance

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.