

## PRODUCT DISCLOSURE SHEET for Kurnia Care Travel Insurance

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

### 1. What is this product about?

This policy provides compensation for people travelling abroad or west to east Malaysia and vice versa from unexpected events like accidental death, permanent total disablement, medical expenses, hospital allowance, baggage cover, flight delay, personal money and for more, you may refer to the brochure.

This cover can be purchased by individual person, family or group while on holidays or business trips.

Eligibility - Insured Person must be a Malaysian or Permanent Resident of Malaysia or Work Permit Holder in Malaysia aged 30 days to 70 years old.

### 2. What are the covers / benefits provided?

Please refer to schedule of benefits in the brochure.

Duration of cover ranging from 1 day to 7 days and up to maximum 6 months consecutively, subject always to the policy terms and conditions. If the journey as declared and covered in this policy is delayed through no act or omission of yours, this insurance cover shall remain in force for up to 30 days without additional premium.

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?

The premium that you have to pay varies depending on the plan chosen and duration of travel. Payment must be cash before cover basis. 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
<b>Service Tax (applicable for travel within Malaysia only)</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>	25% 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) Period of Insurance – Insurance commences when you leave your place of residence or business in Malaysia (whichever is the later) to commence the journey until the time of return to your place of residence or business in Malaysia (whichever is earlier). In any event not to commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return to Malaysia.
- (iv) Claims – In the event of a claim within policy coverage, you shall
  - o advise us in writing as soon as possible but not later than 31 days after policy expiry.
  - o provide details and relevant documents.
  - o In the case of loss or damage to baggage, immediate notice in writing must be given to police, transport and other relevant authority as the case may be. You shall claim against the carriers or other authorities.
  - o In the event of loss of money and/or personal document, a police report must be made within 24 hours of discovery.

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Formerly known as AmGeneral Insurance Berhad

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Tel: +603 2268 3333 Website: [www.amassurance.com.my](http://www.amassurance.com.my)  
(Service Tax Registration No.: B16-1808-31015443)

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

This policy does not cover certain losses, such as:

- Terrorism and war risks;
- Travelling for the purpose of pilgrimage except umrah;
- Suicide or intentional self-inflicted injuries or any attempt thereof while being sane or insane;
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route;
- Pre-existing conditions;
- Influence of alcohol or drugs not prescribed by a qualified medical practitioner;
- Engaging in manual works and activities such as water-skiing, racing of any kind other than on foot, mountaineering requiring the use of ropes or guides, winter sport, potholing or motorcycling;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
- The Insured Person undertaking any journey against the travel advice of the Ministry of Foreign Affairs of Malaysia or the Ministry of Health of Malaysia in relation to actual or threatened strike, riot or civil commotion, war or warlike situation, outbreak of disease (including an epidemic/pandemic) or unsafe health conditions, or impending natural disasters, to the country or territory of the Insured Person's destination, unless the journey had already commenced prior to the issuance of the travel advice.
- Any event that has occurred resulting in the Insured Person being incapable or not being able to travel and such event was made known to the Insured Person or which the Insured Person was aware of or which was publicly known as reported in the media at the time the Insured Person purchased his/her Policy or when his/her journey was booked (whichever is later).

*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 by giving notice in writing to us. However, no refund of premiums will be allowed once the policy is issued.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**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**

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](mailto:customer@kurnia.com)  
Website : [www.kurnia.com](http://www.kurnia.com)

**10. Other types of Similar Insurance Cover Available**

Kurnia Travel Supreme

**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.