

## PRODUCT DISCLOSURE SHEET for Motorcyclist Personal Accident Insurance

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

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

This policy provides 24 hours worldwide insurance protection against death or permanent disablement caused by accidental, violent, external and visible means.

Eligibility: All Malaysian, Permanent Resident of Malaysia or work permit holders in Malaysia aged 16 years to 65 years old.

**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 an auto-renewal payment instruction to renew automatically, subject to 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](http://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) Benefits will be payable if death or permanent disablement occurs within 12 months from the date of bodily injury.
- (iii) The aggregate of all percentages payable in respect of any one accident shall not exceed 100% of the capital sum insured and in the event 100% of the capital sum insured has been paid, the policy shall cease to be in force.
- (iv) 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.

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

This policy does not cover certain losses, such as:

- Any pre-existing physical defect or infirmity, fits of any kind, disease or sickness of any kind;
- Terrorism;
- While the driver is under the influence of alcohol or drugs not prescribed by a qualified medical practitioner;
- Committing or attempt to commit any unlawful act;
- Suicide and any attempt thereat;
- Flying /travelling in an aircraft other than as a fare-paying passenger on a scheduled flight.

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 and how do I cancel it?**

You may cancel your policy by giving 7 days written notice to Us. Upon cancellation, you are entitled to a refund of premium based on Our short period rates at the time of cancellation.

**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.

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

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P.O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

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

**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,  
3, Jalan Damanlela  
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**

- a) Kurnia Star Personal Accident
- b) Perfect 10 Personal Accident
- c) Perfect 10 Plus Personal Accident
- d) PA 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.