

PRODUCT DISCLOSURE SHEET for Perfect 10 Personal Accident Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Perfect 10 Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.

1. What is this product about?

This Policy covers you against death or disablement caused by accidental, violent, external and visible means. This Policy is extended to cover personal liability up to RM100,000.00 and terrorism cover (excluding nuclear, chemical or biological weapons of mass destruction).

Eligibility:

Malaysian, Permanent Resident of Malaysia, Work Permit Holder in Malaysia and/or his/her legal spouse and/or child who is legally residing in Malaysia.

Age Limit for:

- Insured or his/her spouse must be 16 years to 65 years old.
- Insured's unmarried child/children (including step and legally adopted child/children) who is/are wholly dependent on you for financial support is 30 days to 18 years old or up to 23 years old if he/she is studying full-time in a recognized institution of higher learning.
- Children below 18 years old are eligible up to Plan 2 and children aged 18 years or up to 23 years old are eligible up to Plan 3 only.

2. What are the covers/benefits provided?

Please refer to Table of Benefits in the product brochure and Policy.

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 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 the plan selected and your occupation. 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	25% of the premium

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

- 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 misrepresentation to the licensed insurer when answering any questions 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.
- No benefit shall be payable under:
 - Benefit D (Hospital Income) unless each hospital confinement period is for a minimum eight (8) consecutive hours.
 - Benefit F (Repatriation Expenses) unless death by accident occurs outside Malaysia and upon valid claim under Benefit A (Accidental Death).
 - Benefit G (Corrective Dental & Cosmetic Surgery) unless surgical operation is performed within six (6) calendar months from the date of accident.
- Territorial Limits for Section II – Personal Liability Cover: Worldwide cover excluding USA and Canada.
- Upon any accident that is likely to give to a claim under this Policy, you must notify the Company with full particulars of the accident/injury within 14 days after the accident.
- 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:

- Suicide (whether felonious or not) or any attempt thereat or self-injury, venereal disease or insanity, the effects or influence (temporary or otherwise) of alcohol or of drugs not prescribed by a qualified and registered medical practitioner, the committing or attempt to commit any unlawful act;
- Flying or travelling in an aircraft otherwise than as fare-paying passenger with a licensed carrier on a scheduled domestic or international route;
- Pre-existing physical defect or infirmity, fits of any kind, any form of disease, illness, virus, infection or parasites;

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(Service Tax Registration No.: B16-1808-31015443)

- Engaging in water-skiing, underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating on ropes or guides, parachuting, hang-gliding, sky-diving, professional sports or games, martial arts, horse-riding, wrestling, boxing, racing of any kind other than on foot or use of woodworking machinery driven by mechanical power;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

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 the insurance company. Upon cancellation, you are entitled to a refund of the premium based on Company's short period rate. There shall be no refund for cancellation of Policy by either the Insured or the Company under the following circumstances:-

- the Policy is paid under monthly premium payment mode, or
- if the amount to be refunded is less than Ringgit Malaysia Ten (RM10.00), or
- in a situation that falls under 100% of premium to be charged under the short period rates, or
- claim has been made during the current 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 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 3833
 E-mail : customer@kurnia.com
 Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available

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.