

PRODUCT DISCLOSURE SHEET for Perfect Rider 24hr Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Perfect Rider 24hr Insurance Policy. Be sure to also read the general terms and conditions.

1. What is this product about?

Perfect Rider 24hr Personal Accident Insurance is a 24 hour worldwide plan that will compensate you as the Insured for death or disablement caused solely by accidental, external, violent and visible means.

In addition, you are entitled to declare to us a private vehicle registered under your name for the Vehicle Breakdown Assistance and Towing Service Benefit. The Vehicle Breakdown and Towing Service including unlimited toll charges is rendered within Malaysia only and for unlimited distance/number of events.

This product is available to Malaysians, Permanent Residents of Malaysia, Work Permit/Pass Holders in Malaysia and/or their legal spouse/child/children/parent/employee who are legally residing in Malaysia. If the Insured is an individual, he/she must be one of the Insured Person. Companies registered in Malaysia may also purchase this policy and can only name their employees as the insured persons.

Age Limit for:

- You, your legal spouse/parent(s) and/or employees is 18 years to 85 years old.
- Your legal, 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.

2. What are the covers / benefits provided?

This policy has 3 plans and sum insured is depending on the plan selected.

Item	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1	Accidental Death (per person)	20,000	50,000	80,000
2	Permanent Disablement (per person)	20,000	50,000	80,000
3	Medical Expenses (per person)	500 per accident	500 per accident	500 per accident
	Corrective Dental and/or Cosmetic Surgery (per person)			
	Ambulance Fees (per person)			
4	Bereavement Allowance (per person)	500	500	500
5	Outstanding Credit Card Balance (per person, up to maximum)	500	500	500
6	Double Indemnity during a National Public Holiday in Malaysia as a result of a Motor Vehicle Accident (per person)	40,000	100,000	160,000
7	Vehicle Breakdown Assistance and Towing Service for Unlimited Distance within Malaysia (per incident) - Including Unlimited Toll Charges (Applicable for a private vehicle registered under your name)	Unlimited distance	Unlimited distance	Unlimited distance

Duration of cover is generally one year. You need to renew your cover annually.

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 may vary depending on plan selected.

Annual Premium	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Policyholder and up to 3 Named Insured Person	130.00	230.00	330.00
Each additional Named Insured Person	25.00	50.00	75.00

Note: Premiums stated are before Service Tax and Stamp Duty.

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

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

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) The Territorial Limit for Benefit 1 to Benefit 6 is Worldwide twenty- four (24) hours a day. Benefit 7 is confined to 24 hours a day within Malaysia.
- (iii) Two Or More Policies – If at the time of any claim under Benefit 3 and Benefit 5, there shall be any other insurances whether with Liberty General or other insurance companies covering the same risk or any part thereof, Liberty General shall only be liable for the balance of the expenses incurred up to the benefit sum insured specified in the Schedule if the Insured Person has been reimbursed under other insurance policies.
- (iv) Cash Before Cover - You must pay the premium before coverage under this Policy is effective.
- (v) Double Indemnity Benefit – the sum insured on Accidental Death or Permanent Disablement Benefit is doubled if the insured person suffers either death or permanent quadriplegia or permanent total paralysis from the neck down as a result of a motor vehicle accident whether as a passenger, pillion or driver/rider and such accident occurs during a national public holiday in Malaysia.
- (vi) Overseas Resident - only Accidental Death and Permanent Disablement Benefits will be payable should the Insured Person reside outside Malaysia for more than 90 consecutive days.
- (vii) Occupational Exclusions - for Insured Person working as or involved in the types of occupation listed below (whether on a temporary or permanent basis), no benefit shall be payable under this policy for Bodily Injury whilst on active duty of any of the following activities: racer, professional sportsman, seaman, logger, off-shore worker, air crew member, fisherman, horse jockey, professional entertainer, explosive maker/handler, ship crew, test pilots and drivers, stevedores, professional divers, fireman, underground worker/miner, member of armed forces, naval military or air force service or operations, police force and rescue service.
- (viii) Employee means any person under a contract of employment with You and is under Your payroll.

6. What are the major exclusions under this policy?

This policy does not cover death or disablement caused by the following events:

- Any kind of disease, illness, sickness, virus, infection or parasites.
- Any pre-existing conditions, physical defect or infirmity, fits of any kind.
- While the Insured Person is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance.
- Driving without a valid driving licence.
- Committing or attempting to commit any unlawful act.
- Self-inflicted injuries, insanity, suicide and any attempt thereof (whether sane or insane).
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- Loss, damage or liability to/ caused by the vehicle named in the policy during the breakdown assistance and towing service.
- Loss happening outside the Territorial Limit;
- While the Insured Person participating in a brawl or demonstration/engaging in water skiing, any underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating ropes or guides, racing of any kind other than on foot.
- Murder or assault resulting from provocation by the Insured Person, food poisoning, insect, snakes, vermin and animal bites.

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 at any time by giving 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,
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

Perfect Rider Plus

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.