

## PRODUCT DISCLOSURE SHEET for PA Supreme Insurance

**IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the PA Supreme 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 covers 25 standard benefits namely, Cashless Hospital Admission/Discharge, Double Indemnity, Kidnap Cover, Trauma Counseling / Physiotherapy / Psychotherapy / Rehabilitation Expenses, Fracture to Hip or Pelvis or Thigh or Heel, Personal Liability, 3<sup>rd</sup> Degree Burns, Overseas Medical Evacuation and Repatriation and many other benefits as stated in the product brochure. Weekly benefits can be included with additional premium.

PA Supreme also covers death and disablement arising from Terrorism acts but shall exclude Terrorism as the sole result of the utilisation of Nuclear, Chemical or Biological weapons of mass destruction.

Eligibility – Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse / children who are residing in Malaysia. The age of Insured Person must be 30 days up to 65 years old. Policy is renewable up to 70 years old. Children below 18 years old are eligible for plan 1 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](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/cover 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?**

- (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) 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.
- (iv) Upon any accident that is likely to give rise to a claim under this policy, you must notify the Company with full particulars of the accident / injury within 14 days after the accident.
- (v) 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:

- War risks;
- Suicide or intentional self-inflicted injuries or any attempt thereat while being sane or insane;
- Travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route;
- Pre-existing conditions and disease and sickness of any kind;
- Committing or attempt to commit any unlawful act;
- Influence of alcohol or drugs not prescribed by a registered medical practitioner;

**Liberty General Insurance Berhad 197801007153 (44191-P)**  
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(Service Tax Registration No.: B16-1808-31015443)

- Professional sports, water-skiing, martial arts, racing of any kind other than on foot, mountaineering involving the use of ropes or guides or use of woodworking machinery driven by mechanical power;
- Acquired Immune Syndrome (AIDS) or AIDS Related Complex (ARC).

*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 our Company's short period rates for the unexpired period of insurance provided that you have not made a claim on the policy.

**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](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**

Please refer to our website at [www.kurnia.com](http://www.kurnia.com).

**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.