

PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT

(Read this Product Disclosure Sheet before you decide to take up the **Liberty PA Guard**. Be sure to also read the general terms and conditions.)

Our Ref:

Financial Service Provider: **Liberty General Insurance Berhad**
 Name of Product: **Liberty PA Guard**
 Date : **01/03/2024**

Consumer Insurance Contract

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given (or when you applied for this insurance) is inaccurate or has changed.

Non-Consumer Insurance Contract

Pursuant to **Paragraph 4(1) of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance **for a purpose related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

1. What is this product about?

This product provides 24 hours worldwide coverage for any bodily injury caused solely and directly by violent, accidental, external and visible means and being the sole and direct cause of Death or Disablement to the insured.

2. What are the covers / benefits provided?

Item	Schedule of Benefits	Sum Insured Per Accident (RM)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6*
1	Accidental Death	50,000	100,000	200,000	500,000	1,000,000	2,000,000
2	Accidental Permanent Total Disablement	50,000	100,000	200,000	500,000	1,000,000	2,000,000
3	Temporary Total Disablement (Limit per weeks, up to 104 weeks)	50	50	100	250	500	750
4	Temporary Partial Disablement (Limit per weeks, up to 104 weeks)	25	25	50	125	250	375
5	Renewal Bonus	20% per year up to 100% of Principal Sum Insured of Benefit 1 & 2					
6	Double Indemnity due to motor vehicle accident on Public Conveyance	Available					
7	Medical Expenses (Inclusive Ambulance Fees)	3,000	4,500	6,000	7,500	10,000	15,000
8	Alternative Medicine	500	500	500	500	500	1,000
9	Daily Hospital Allowance due to Accident (up to 180 days)	50	75	100	150	150	300
10	Dental Correction and Corrective Surgery	2,000	3,000	3,000	5,000	5,000	10,000
11	Travel Allowance (RM200 per week)	2,000	3,000	3,000	5,000	5,000	5,000
12	Nursing Care Charges	500	1,000	2,000	3,000	4,000	5,000
13	Bereavement Allowance	5,000	10,000	20,000	50,000	100,000	200,000
14	Rehabilitation Allowance	1,000	1,000	1,000	1,000	1,000	1,000
15	Cashless Admission Guarantee (Accidental Only)	Available (Amount guarantee is up to the limit stipulated in Benefit 7)					
16	Personal Liability	50,000	100,000	200,000	500,000	1,000,000	2,000,000
17	Kidnap - Expenses	5,000	5,000	5,000	10,000	10,000	10,000
	Kidnap - Reward	25,000	25,000	25,000	50,000	50,000	50,000
18	Snatch Theft	500	500	500	500	500	500
19	Prostheses/ Wheelchair Benefit	2,000	2,000	2,000	2,000	2,000	5,000
20	Repatriation Expenses	1,500	2,000	3,000	5,000	7,500	15,000
21	Lifestyle Modification Expenses	25,000	50,000	100,000	250,000	500,000	750,000
22	Housekeeping Services	200	250	300	350	400	750
23	Funeral Expenses	2,000	3,000	3,000	5,000	5,000	10,000

Notes:

- Eligible entry age is from 18 to 70 years old (Adults), renewable age up to 85 years.
- Eligible age for children is from 30 days to 18 years of age (or up to 23 years for full-time students).
- Children are only covered up to 15% of Adult Benefit 1, 2 and 6.
- Senior Adult is defined aged 71 and above and are only covered up to half of Adult Benefit 1, 2, 6 and 7.
- Family Limit Sum Insured is limited up to three (3) times of individual Adult Sum Insured limit specified above.
- *To be referred for underwriting. In order for an individual to purchase Principal Sum Insured of RM2,000,000, proposer will have to submit completed the Large Amount Questionnaire (LAQ) signed by Proposer.

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?

Occupation	Category	Table of Premium (RM)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Class 1 & 2	Individual	153	223	377	836	1,442	2,508
	Individual & Spouse	281	407	679	1,505	2,596	4,520
	Individual & Children	285	392	632	1,291	2,136	3,523
	Individual, Spouse & Children	435	607	995	2,074	3,466	5,776
Class 3	Individual	248	367	636			
	Individual & Spouse	358	528	912			
	Individual & Children	376	526	865			
	Individual, Spouse & Children	521	734	1,215			

Note: The above premium is before Service Tax and stamp duty.

4. What are the fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Agent's commission or where there is an intermediary involved	25%
Service Tax	Subject to the prevailing rate as imposed by the Government Malaysia
Stamp Duty	RM10

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

Some of the key terms and conditions that you should be aware of are:

- Duty of disclosure** - You must disclose all the material facts such as your occupation and your personal pursuits, which would affect the risk profile as well as the number of personal accident policies that you have purchased from other insurance companies.
- The coverage is solely for accidental loss as printed in the policy.
- Cash Before Cover** (applicable to Individual Policy) – The premium due must be paid and received by Liberty before cover commences.
This insurance is automatically null and void if this condition is not complied with.
- Notice of claims** - all claims must be notified to us in writing within 30 days from the date of loss or as soon as possible as the situation permits.

Note: The list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

6. How do I make a claim?

For help on claims submission, you can contact our customer service officer at 1300 888 990 for further assistance. You can also visit our website www.libertyinsurance.com.my for more information on the claims documents.

7. Who can purchase this insurance?

All residents in Malaysia who are above eighteen (18) years old and below 70 years old only (renewal up to age 85 years old).

8. What are the major exclusions under this policy?

This policy does not cover bodily injury, death or disability caused by the following events:

- War risks;
- Suicide or intentional self-injury;
- Provoked murder or assault;
- AIDS;
- Pregnancy or childbirth unless caused solely and directly by the Accident;
- Committing or attempting to commit any unlawful act;
- Pre-existing illness; and
- Hazardous sports.

(Note: This list is non-exhaustive. Please refer to the policy for the full list of exclusions under this policy.)

9. Can I cancel my policy and how do I cancel it?

You may cancel your policy by giving written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of the insurance.

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

It is important that you inform our company of any changes to your profile, including your occupation and personal pursuits, which would affect the risk profile.

11. Where can I get further information?

Should you require additional information about Personal Accident Insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident', available at all Liberty General Insurance Berhad's branches or you can obtain a copy from the insurance agent.

If you have any enquiries, please contact us at:

**Customer Service Executive, Customer Contact Centre
Liberty General Insurance Berhad**

Formerly known as AmGeneral Insurance Berhad
Liberty Insurance Tower,
CT9, Pavilion Damansara Heights,
3 Jalan Damanlela,
Pusat Bandar Damansara,
50490 Kuala Lumpur.
Tel. No.: 03-2268 3333 or 1-300-888-990
E-mail : customer@libertyinsurance.com.my
Website : www.libertyinsurance.com.my

12. Other types of Personal Accident Insurance cover available

- Liberty Ezy PA
- SmartCover Personal Accident Plan
- FlexiCare Personal Accident Plan
- Flexi Insurance Personal Accident Plan
- StarRider Driver & Passengers' Insurance Plan
- Motorist's Companion Insurance Plan
- Motorist's Companion 2 Insurance Plan

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU ARE ALSO ADVISED TO 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.

The information provided in this disclosure sheet is valid as at March, 2024