

**PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT**

(Read this Product Disclosure Sheet before you decide to take up the **UOB Traveller's Insurance Plus**. Be sure to also read the general terms and conditions.)

Our Ref:

 Financial Service Provider: **Liberty General Insurance Berhad**

 Name of Product: **UOB Traveller's Insurance Plus**

 Date : **11/11/2024**
**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.

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

This is a Travel Personal Accident policy that provides compensation and/or reimbursement for the insured person in the event of death or injuries caused by accident, illness or inconvenience during Domestic and/or Overseas travel.

**2. What are the covers / benefits provided?**

Please refer to the schedule of benefits in the website. The key benefits covered by this product include:

- (a) Personal Accident
- (b) Medical and Other Expenses
- (c) Emergency Medical Evacuation & Repatriation
- (d) Travel Inconveniences
- (e) Optional Add-on :-
  - (i) Extreme Sport Coverage
  - (ii) Medical and Travel Inconveniences due to Covid'19
  - (iii) Hospital Cash Allowance due to Dengue

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?**

Destination	Period of Insurance	Age 30 days to 60 Years				Age 61 to 85 Years			
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)
Domestic	1 – 5 days	34	50	58	65	131	191	223	251
	6 – 10 days	39	56	66	74	148	216	253	285
	11 – 18 days	52	76	89	100	201	294	344	386
	19 – 31 days	62	91	107	120	240	350	410	461
	Additional Week	27	40	46	52	105	152	179	201
	Annual	270	424	508	578	1,041	1,632	1,954	2,226
Asia	1 – 5 days	52	91	129	169	200	349	498	650
	6 – 10 days	74	129	185	241	285	498	712	929
	11 – 18 days	111	194	277	362	428	748	1,067	1,393
	19 – 31 days	156	272	388	507	599	1,047	1,494	1,950
	Additional Week	41	72	104	135	160	279	399	520
	Annual	350	389	430	1,224	1,346	1,499	1,655	1,951
Worldwide	1 – 5 days	99	172	246	321	379	663	947	1,235
	6 – 10 days	141	246	351	458	542	947	1,352	1,765
	11 – 18 days	211	369	527	688	813	1,420	2,028	2,647
	19 – 31 days	296	516	738	963	1,138	1,988	2,840	3,706
	Additional Week	79	138	197	257	303	530	757	988
	Annual	664	740	817	1,776	2,557	2,847	3,145	3,706

**Add On Coverage: Extreme Sports**

Destination	Period of Insurance	Age 30 days to 60 Years				Age 61 to 85 Years			
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)
Domestic	1 – 5 days	17	25	29	51	17	25	29	51
	6 – 10 days	20	29	34	55	20	29	34	55
	11 – 18 days	25	37	43	67	25	37	43	67
	19 – 31 days	31	45	52	81	31	45	52	81
	Additional Week	14	20	23	40	14	20	23	40
	Annual	108	170	203	325	108	170	203	325
Asia	1 – 5 days	21	36	52	57	21	36	52	57
	6 – 10 days	30	53	75	87	30	53	75	87
	11 – 18 days	48	84	119	138	48	84	119	138
	19 – 31 days	74	129	184	201	74	129	184	201
	Additional Week	21	36	52	56	21	36	52	56
	Annual	136	151	167	408	136	151	167	408
Worldwide	1 – 5 days	21	36	52	57	21	36	52	57
	6 – 10 days	30	53	75	87	30	53	75	87
	11 – 18 days	48	84	119	138	48	84	119	138
	19 – 31 days	74	129	184	201	74	129	184	201
	Additional Week	21	36	52	56	21	36	52	56
	Annual	136	151	167	408	136	151	167	408

**Add On Coverage: Covid'19 (Domestic)**

Destination	Period of Insurance	Age 30 days to 60 Years				Age 61 to 85 Years			
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)
Plan 1	1 – 5 days	9	17	29	32	33	67	111	122
	6 – 10 days	12	24	40	44	47	93	155	171
	11 – 18 days	19	38	63	70	73	147	244	268
	19 – 31 days	26	52	86	95	100	200	333	365
	Additional Week	8	16	26	28	30	60	100	110
Plan 2	1 – 5 days	12	25	41	46	48	95	159	176
	6 – 10 days	17	35	58	64	67	133	223	246
	11 – 18 days	27	54	91	101	105	209	351	387
	19 – 31 days	37	74	124	137	143	285	478	528
	Additional Week	11	22	37	41	43	86	143	158
Plan 3	1 – 5 days	18	36	61	67	69	139	234	259
	6 – 10 days	25	50	85	94	97	194	327	363
	11 – 18 days	40	79	134	148	153	305	514	570
	19 – 31 days	54	108	182	202	208	416	701	778
	Additional Week	16	32	55	61	62	125	210	233

**Add On Coverage: Covid'19 (Asia)**

Destination	Period of Insurance	Age 30 days to 60 Years				Age 61 to 85 Years			
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)
Plan 1	1 – 5 days	19	38	63	70	73	146	243	269
	6 – 10 days	26	53	89	98	102	204	341	376
	11 – 18 days	42	83	139	153	160	320	536	591
	19 – 31 days	57	113	190	209	218	437	730	806
	Additional Week	17	34	57	63	66	131	219	242
Plan 2	1 – 5 days	33	66	113	126	128	256	434	484
	6 – 10 days	47	93	158	176	179	358	607	677
	11 – 18 days	73	146	248	276	282	563	954	1,064
	19 – 31 days	100	199	338	377	384	768	1,301	1,451
	Additional Week	30	60	101	113	115	230	390	435
Plan 3	1 – 5 days	50	99	169	190	192	383	652	730
	6 – 10 days	70	139	237	265	268	536	913	1,022
	11 – 18 days	109	219	373	417	421	843	1,435	1,605
	19 – 31 days	149	298	508	569	575	1,149	1,956	2,189
	Additional Week	45	90	152	171	172	345	587	657

**Add On Coverage: Covid'19 (Overseas)**

Destination	Period of Insurance	Age 30 days to 60 Years				Age 61 to 85 Years			
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)
Plan 1	1 – 5 days	37	71	118	129	143	273	453	497
	6 – 10 days	52	99	165	181	201	383	635	695
	11 – 18 days	73	139	230	251	280	533	884	968
	19 – 31 days	97	185	306	335	373	711	1,179	1,291
	Additional Week	37	71	118	129	143	273	453	497
Plan 2	1 – 5 days	63	122	205	227	243	469	789	875
	6 – 10 days	88	171	287	318	340	657	1,105	1,225
	11 – 18 days	123	238	400	443	474	915	1,539	1,707
	19 – 31 days	164	317	533	591	632	1,220	2,053	2,276
	Additional Week	63	122	205	227	243	469	789	875
Plan 3	1 – 5 days	93	181	306	340	359	696	1,177	1,311
	6 – 10 days	130	253	428	477	502	974	1,648	1,835
	11 – 18 days	182	352	596	664	699	1,357	2,296	2,556
	19 – 31 days	242	470	795	885	933	1,809	3,061	3,408
	Additional Week	93	181	306	340	359	696	1,177	1,311

**Add On Coverage: Dengue (Domestic only)**

Destination	Period of Insurance	Age 30 days to 60 Years				Age 61 to 85 Years			
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)
Plan 1	1 – 5 days	0.70	1.30	2.30	2.70	0.70	1.30	2.30	2.70
	6 – 10 days	0.90	1.70	2.90	3.50	0.90	1.70	2.90	3.50
	11 – 18 days	1.40	2.60	4.50	5.40	1.40	2.60	4.50	5.40
	19 – 31 days	1.90	3.50	6.00	7.30	1.90	3.50	6.00	7.30
	Additional Week	0.60	1.10	1.90	2.30	0.60	1.10	1.90	2.30
Plan 2	1 – 5 days	1.30	2.40	4.10	5.00	1.30	2.40	4.10	5.00
	6 – 10 days	1.70	3.10	5.40	6.60	1.70	3.10	5.40	6.60
	11 – 18 days	2.70	4.90	8.60	10.40	2.70	4.90	8.60	10.40
	19 – 31 days	3.70	6.70	11.70	14.20	3.70	6.70	11.70	14.20
	Additional Week	1.10	2.00	3.50	4.30	1.10	2.00	3.50	4.30
Plan 3	1 – 5 days	1.90	3.50	6.00	7.30	1.90	3.50	6.00	7.30
	6 – 10 days	2.60	4.70	8.20	10.00	2.60	4.70	8.20	10.00
	11 – 18 days	4.10	7.40	13.00	15.70	4.10	7.40	13.00	15.70
	19 – 31 days	5.50	9.90	17.40	21.10	5.50	9.90	17.40	21.10
	Additional Week	1.70	3.10	5.40	6.60	1.70	3.10	5.40	6.60
Plan 4	1 – 5 days	2.50	4.50	7.90	9.60	2.50	4.50	7.90	9.60
	6 – 10 days	3.40	6.20	10.80	13.10	3.40	6.20	10.80	13.10
	11 – 18 days	5.40	9.80	17.10	20.70	5.40	9.80	17.10	20.70
	19 – 31 days	7.30	13.20	23.00	28.00	7.30	13.20	23.00	28.00
	Additional Week	2.20	4.00	7.00	8.50	2.20	4.00	7.00	8.50

**Geographical Area**

1. **Domestic** within Malaysia only.
2. **Asia** includes as Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia (East to West or vice-versa), Nepal, Singapore, Philippines, South Korea, Thailand, Taiwan, Vietnam, Pakistan, Maldives, Sri Lanka, etc.
3. **Worldwide** is defined as all countries including Asia (as defined above) except Excluded Countries.

**Excluded Countries:** Any sanction, prohibition or restriction under United Nations resolution, European Union, United Kingdom, United States of America, Malaysia or Singapore.

**Note:**

1. The above Annual premium is before Service Tax (if applicable) and stamp duty.
2. No government tax shall be applicable for Overseas Travel Policy. However, government tax shall be applicable for Domestic Travel Policy and Annual Policy.

**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 of 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:

- a) **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.
- b) The coverage is solely for accidental loss as printed in the policy.
- c) **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.
- d) **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](http://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) and below 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 us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**11. Where can I get further information?**

This product is distributed by UOB.

To find out more, please visit [UOB.my/Banca](http://UOB.my/Banca) or contact the 24-hour UOB Contact Centre at **+603-26128 121**:

Scan the QR code for more ways to reach us:



[UOB.my/contactus](http://UOB.my/contactus)

If you have any other 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](mailto:customer@libertyinsurance.com.my)

Website : [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**12. Other types of Personal Accident Insurance cover available**

- BizPAC
- EZ Smart Plan
- Premier Care Cash Plan (PCCP)
- Revo Care Plan (RCP)
- Personal Protection Plan
- Ideal Care

**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 November, 2024.