

FREQUENTLY ASKED QUESTIONS - LIBERTY TENANG

No.	Questions	Answers
1.	Why do I need this plan?	Liberty Tenang provides 24 hours worldwide personal accident coverage to insured person(s) in the event of disability or death caused by accident that occurred locally or overseas.
2.	What are the special features that Liberty Tenang offers?	Liberty Tenang provides you the following: <ul style="list-style-type: none"> • 4 attractive plans • Renewal age up to 65 years old • Medical Expense Claim due to accidents • Bereavement Allowance due to dengue and others specified diseases. • 15 days "Free Look" period • Stamp Duty and Service Tax Waiver
3.	Will Stamp Duty and Service Tax be waived for my PA policy?	Yes, there are no charges for Stamp Duty and Service Tax as per requirement by Perlindungan Tenang product under Bank Negara Guideline. <ol style="list-style-type: none"> 1. Stamp duty will be waived until 31/12/2025, subject to the annual premium not exceeding RM100. 2. Service Tax waived for Perlindungan Tenang Product.
4.	If i do not fall within the B40 income bracket, can I still be eligible to purchase the Liberty Tenang?	Yes, you are eligible to purchase the Liberty Tenang product.
5.	Will I get a refund if I cancel my Liberty Tenang policy?	Yes, if you cancel your policy, you are entitled for a premium refund based on the premium refund table.
6.	What will happen to my policy if i do not pay the outstanding additional premiums?	The policy coverage is automatically null and void if insurer noted any non-payment of such additional premium on Liberty Tenang Product not received by Liberty General Insurance Berhad within the day.
7.	When does my insurance cover become effective and for how long?	The coverage begins from the date Liberty receives your enrolment form and full payment within the 30 days grace period. The policy remains effective for a period of one (1) year. As long as you renew your policy on time and continue paying your annual renewal premium, you will continue to enjoy the protection.
8.	As I age, will the premium increase?	No. The premium is fixed. It will not increase as you age.
9.	Who is eligible to enroll for this plan?	<ul style="list-style-type: none"> • Malaysian citizen, Permanent Resident, or foreign residents/ foreign nationals with valid Work Permit/ Employment Pass or otherwise legally employed in Malaysia. • Eligible entry age is from 18 to 60 years old, renewable age up to 65 years.
10.	Am I eligible to purchase this policy if my age is 61 years old and above?	No, Liberty Tenang only allows enrollment within age 18 to 60 years old.
11.	If there are changes to my personal profile, must I inform my insurance company?	Yes, you are required to inform your insurance company/Agent should there be changes regarding your address, occupation and personal pursuits which may affect your risk profile. Otherwise, it may affect your claim should there be any undisclosed information arising thereof.

12.	Can I take another PA Insurance if I already have one or more PA Insurance with other Insurance Companies?	<p>Yes, you are allowed to take more than one PA Insurance. However, insured are allowed to purchase one (1) policy for this product.</p> <p>The benefits are paid in addition to any other insurance plans that you may have elsewhere only for "Death and Permanent disablement". However, for Medical Claim expenses, you can only claim up to the amount you have incurred.</p> <p>Example: If your Medical Claim expenses is RM800. And If you are covered by Company A for RM500 and Company B for RM 1,000, you can claim the full amount RM500 from Company A and the balance of RM300 from Company B or vice versa.</p>
13.	If I need to submit a claim, what do I do and where should I refer to for any questions arising from this claim?	<p>You can download the claim form and file the form on our website with the following step:</p> <ol style="list-style-type: none"> Download the Claim Form on our Perlindungan Tenang product website under FAQ; contact our customer service officer at 1300 888 990 or 03-2268 3333 email to our customer@libertyinsurance.com.my Walk-in to any Liberty branch or contact any Liberty authorized agent
14.	What about Beneficiary, do I have to submit any names?	<p>Yes, you are advised to nominate at least one beneficiary and ensure that he/she is aware of the PA policy that you have purchased. In the event of your demise or disablement, you or your beneficiary will receive the compensation. (nomination form does NOT apply for MUSLIMS)</p> <p>Download the Nomination Form from Liberty website or walk-in to any of our Liberty office to complete and submit the nomination form.</p>
15.	Can I pay the premium by installments?	This is not possible as this is an annual premium payment plan.
16.	Does the policy cover death due to natural death and illness?	No, the policy only covers death due to accident.
17.	Are there any exclusions?	<p>Yes, standard exclusions apply, such as war, contamination by war, invasion, act of foreign enemy, civil war, mutiny, military uprising, revolution, martial law, suicide or self-inflicted injury, pregnancy, childbirth, pre-existing physical or mental defect or infirmity, HIV and AIDS related diseases, terrorism, high risk sporting activities such as parachuting or private aviation and drugs or alcohol related accidents.</p> <p><i>(Refer to policy for full details of Exclusion Clauses)</i></p>
18.	Are there any specific declined risks and/or cases on this product?	<p>Yes, we do not accept declined risk as follows:</p> <ul style="list-style-type: none"> Declined occupation (refer to policy wording for more info) Blacklisted/ Sanctioned person <p>Please refer to our authorised agent/ sales person at any Liberty branch for more details.</p>
19.	Can I upgrade my plan during whilst my policy is in force?	No, you may only upgrade the plan during renewal and it is subjected to underwriting review and approval.
20.	If the Insured travels and stays abroad for more than 90 days, will the insured still benefit from the policy coverage?	Insured can enjoy full policy benefits up to 90 days during the travel period abroad. After 90 days, the insured will only be covered for Accidental Death and Permanent Disablement.