

**PRODUCT DISCLOSURE SHEET – TRAVEL INSURANCE**

(Please read this Product Disclosure Sheet before you decide to take up a **Travel Star Insurance Plan**. Be sure to also read the general terms and conditions stated in the policy).

Name of Financial

Service Provider: **Liberty General Insurance Berhad**

Name of Product: **Travel Star Insurance Plan**

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 in the Proposal Form (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 in the Proposal Form (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 in the Proposal Form (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 policy provides Comprehensive coverage for travel-related emergency, from Personal Accident to Emergency Medical Evacuation and Repatriation.

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

This policy covers:

- Personal Accident;
- Medical Expenses;
- Losses and Inconveniences;
- Liability;
- Emergency Services.

Duration of cover for one-way trip is 90 days, for two-way journey is 185 days and for annual cover is 1 year.

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 will be calculated based on the region and period of cover as per detailed below:

PERIOD OF INSURANCE	*INDIVIDUAL (RM)	**FAMILY (RM)
<b>ASIA</b>		
1-5 days	32	72
6-10 days	46	110
11-18 days	62	150
19-31 days	72	200
Each additional week	20	50
Annual	224	460
<b>WORLDWIDE (EXCLUDING US &amp; CANADA)</b>		
1-5 days	42	100
6-10 days	60	140
11-18 days	95	235
19-31 days	130	300
Each additional week	35	85
Annual	336	545
<b>WORLDWIDE (INCLUDING US &amp; CANADA)</b>		
1-5 days	52	130
6-10 days	80	195
11-18 days	120	300
19-31 days	170	420
Each additional week	45	110
Annual	364	610

Note 1: \* Individual Plan – Proposer aged 19 years old and up to 80 years old.

\*\* Family Plan – Proposer, spouse aged 19 years old and up to 80 years old, and all children aged 18 years old and below.

This premium amount 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%
Stamp duty	RM10.00
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia*

\* No government tax shall be applicable for Overseas Travel Policy. However, government tax shall be applicable for Domestic Travel Policy and Annual Policy.

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

- The key terms and conditions that you should be aware of are the "Duty of disclosure", of which you must disclose all material facts such as your travel area that would affect the risk profile.
- 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**  
If an accident occurs which gives rise to a claim, you shall notify us within 30 days of the accident.

**6. What are the major exclusions under this policy?**

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

- War risks;
- Suicide and insanity;
- Self-inflicted injury;
- AIDS or any related diseases or tested on an HIV/ AIDS related blood test;
- Provoked murder or assault; and
- Hazardous sports.

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

**7. Can I cancel my policy?**

You may cancel your policy by giving written notice to our company. Upon cancellation, no refund premium will be given.

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

You will have to inform us of any changes to your contact details. This is to ensure that all the correspondences reach you in a timely manner.

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

Should you require additional information, please refer to the insuranceinfo booklet on 'Travel Insurance', which is available at all of our branches. Alternatively, you may 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](mailto:customer@libertyinsurance.com.my)

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

**10. Other types of Travel Insurance cover available.**

None.

**IMPORTANT NOTE:**

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