

Coverage Extensions

Extended protection for life's unexpected moments

Everyday Risks

- Food poisoning
- Drowning
- Insect, snakes, vermin and animal bites
- Suffocation through smoke, fumes or poisonous gas

Lifestyle & Activities

- Amateur sports
- Motorcycling
- Underwater activities / scuba diving (up to 50m)
- Winter sports
- Hunting

Extra Protection

- Strike, riot and civil commotion
- Hijacking
- Terrorism
- Intoxication due to prescribed medications

Unforeseen Events

- Unprovoked murder and/or assault
- Disappearance
- Natural disasters
- Exposure to natural elements

Exclusions

This product does not cover death or disablement directly or indirectly caused by, arising from or in connection with any of the following:

- Any pre-existing physical defect or infirmity, fits of any kind, any form of disease, illness, virus, infection or parasites.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, mutiny, military or usurped power.
- Intoxication beyond the legal limit.
- Provoked murder or assault.
- Accidental death, disablement and Injury while committing or attempting to commit any unlawful acts (acts that are against the law, including but not limited to driving without a valid driving licence).

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

Important Notice

- This brochure is a brief description of the product only. Kindly refer to the policy wording for the full details of this product.
- Eligibility
 - Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse/children who are residing in Malaysia.
 - Insured and spouse aged eighteen (18) years old up to seventy (70) years old, renewable up to eighty (80) years old.
 - Proposer's children aged 30 days to 18 years old, or up to 25 years old if still studying full time.
- 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 rates and terms to be applied.
- Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.



Customer Service Hotline
1300 88 8990



Email
customer@libertyinsurance.com.my



Website
www.libertyinsurance.com.my



Underwritten by:
Liberty General Insurance Berhad
197801007153 (44191-P)

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50490 Kuala Lumpur, Malaysia.
P.O. Box 11228, GPO Kuala Lumpur,
50740 Kuala Lumpur, Malaysia

This brochure is for general information only. The precise terms, exclusions, conditions and definitions applicable to this insurance are specified in the Policy. For full details, please refer to the Product Disclosure Sheet available on www.libertyinsurance.com.my

PA FLEX

Personal accident protection
that flexes with your life.



Underwritten by:
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Liberty General Insurance Berhad is a member of PIDM. 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).

PAFLEX

Life moves fast. Your protection should move with it.

A comprehensive personal accident solution designed to support the way you live today, with flexible coverage for life's everyday moments and unexpected turns.

24/7 Worldwide Coverage
Worldwide protection, anytime.
We have got you covered

Medical Expenses
Covers hospitalisation & medical expenses due to an accident

Daily Income Support
Daily hospital income & compassionate care

Cashless Hospital Admission & Discharge
Guaranteed amount up to RM3,000

Personal Safety Benefits
Snatch theft, kidnap and liability protection

Double Indemnity
Accident while travelling during Malaysian public holiday or as a passenger on public transport

Renewal Bonus Benefit
Additional 10% increase of Principal Sum Insured upon renewal without claim

Flexible plans for the way you live.

| Benefits | Plan 1 (RM) | Plan 2 (RM) | Plan 3 (RM) | Plan 4 (RM) | Plan 5 (RM) | Plan 6 (RM) | Plan 7 (RM) |
|--|--|---------------|---------------|---------------|---------------|---------------|-----------------|
| Accidental Death (Renewal Bonus 10% Per Year Up to Maximum 100% of the Principal Sum Insured) | 50,000 | 100,000 | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 |
| Permanent Disablement (Renewal Bonus 10% Per Year Up to Maximum 100% of the Principal Sum Insured) | Up to 50,000 | Up to 100,000 | Up to 200,000 | Up to 300,000 | Up to 500,000 | Up to 750,000 | Up to 1,000,000 |
| Medical Expenses | Up to 3,000 | Up to 4,500 | Up to 6,000 | Up to 6,500 | Up to 7,500 | Up to 8,500 | Up to 10,000 |
| Corrective Dental and/or Cosmetic Surgery | Up to 5,000 | | | | | | |
| Traditional Treatment | Up to 100 per visit, subject to maximum of 500 | | | | | | |
| Purchase of Orthopaedic Equipment | Up to 1,000 | | | | Up to 2,000 | | |
| Ambulance Fees | Up to 1,000 | | | | | | |
| Daily Hospital Income (per day, up to 180 days) | 75 | 75 | 100 | 125 | 175 | 200 | 225 |
| Home Nursing Care | Up to 500 | Up to 1,000 | Up to 1,500 | Up to 2,000 | Up to 3,000 | Up to 4,000 | Up to 5,000 |
| Compassionate Care | Up to 100 per day, subject to max of 1,000 | | | | | | |
| Bereavement Allowance | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 | 75,000 | 100,000 |
| Funeral Expenses | Up to 7,500 | | | | | | |
| Kidnap Cover | 5,000 for Expenses and 25,000 for Reward | | | | | | |
| Snatch Theft and Robbery | Up to 1,000 | | | | | | |
| Repatriation of Mortal Remains | Up to 7,500 | | | | | | |
| Personal Liability | Up to 50,000 | Up to 100,000 | Up to 200,000 | Up to 300,000 | Up to 500,000 | Up to 750,000 | Up to 1,000,000 |
| Double Indemnity Whilst Travelling During National Public Holiday in Malaysia / in Public Conveyance / Transport | 50,000 | 100,000 | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 |
| Trauma Counselling / Physiotherapy / Psychotherapy / Rehabilitation Expenses | Up to 5,000 | | | | | | |
| Death due to Natural Disaster | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 | 75,000 | 100,000 |
| Optional Weekly Benefits | | | | | | | |
| Temporary total disablement (per week, up to 104 weeks) | 50 | 75 | 100 | 150 | 250 | 375 | 500 |
| Temporary Partial Disablement (per week, up to 104 weeks) | 25 | 37.50 | 50 | 75 | 125 | 187.50 | 250 |
| Annual Premium (RM) Without Weekly Benefits (before service tax & stamp duty) | | | | | | | |
| Occupational Class 1 & Class 2 | 110 | 180 | 295 | 420 | 670 | 1,015 | 1,415 |
| Occupational Class 3 | 185 | 295 | 490 | 700 | - | - | - |
| Annual Premium (RM) With Weekly Benefits (before service tax & stamp duty) | | | | | | | |
| Occupational Class 1 & Class 2 | 140 | 220 | 350 | 505 | 810 | 1,220 | 1,690 |
| Occupational Class 3 | 255 | 400 | 630 | 905 | - | - | - |