

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Liberty General Insurance Berhad
197801007153 (44191-P)

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 12/2025

1 What is Driver and Passengers' PA?

Driver and Passengers' PA provides compensation to the driver and/or passenger in the event of injuries, disability or death caused solely by accidental, violent, external and visible means while driving or riding, boarding or alighting from the vehicle named in the policy.

2 Know Your Coverage

As an illustration, for **RM162.00** annually (inclusive of service tax), you will receive the following **Plan C*** coverage:
Premium assumptions: RM45,000 Sum Insured, private car, a driver and up to 3 passengers.

This policy covers:

Benefits ¹	Plan A (RM)	Plan A1 (RM)	Plan B (RM)	Plan C* (RM)	Plan D (RM)	Plan E (RM)	Plan E1 (C Permit Only) (RM)	Plan F (A & C Permit Only) (RM)		
A Accidental Death	15,000	22,500	30,000	45,000	60,000	75,000	90,000	180,000		
B Permanent Disablement	15,000	22,500	30,000	45,000	60,000	75,000	90,000	180,000		
C Medical Expenses	500	750	1,000	1,500	2,000	2,500	3,000	6,000		
D Corrective Dental and Cosmetic Surgery	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000		
E Bereavement Allowance	500	500	500	500	500	500	500	500		
Types	Seating Capacity		Annual Premium (RM) (before service tax and stamp duty)							
Private Vehicle										
Private Car / Private Van	Driver & up to 3 passengers	50	75	100	150	200	250	Not Applicable		
	Driver & up to 4 passengers	60	90	120	180	240	300			
	Each additional passenger	8	12	16	24	32	40			
Commercial Vehicle										
Special Type	Driver only	60	90	120	180	240	300	Not Applicable		
"A" Permit & "C" Permit	Driver and attendant only	100	150	200	300	400	Not Applicable	600	1,200	
	Each additional passenger	20	30	40	60	80		120	240	
Factory Van	Driver & up to 4 passengers	100	150	200	300	400	Not Applicable	Not Applicable		
	Each additional passenger	10	15	20	30	40				
Taxi	Driver & up to 4 passengers	100	150	200	300	400	Not Applicable	Not Applicable		
	Each additional passenger	10	15	20	30	40				
Bus	Driver only	55	Not Applicable						Not Applicable	
	Each passenger including attendant	48								

¹ Benefit limits indicated for each person.

The duration of coverage is twelve (12) months. You need to renew your cover annually unless you sign up for an auto renewal payment instruction to renew automatically, subject to terms and conditions.

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).

Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

If you have any questions or require assistance on your insurance coverage, you can:



Call us at
1 300 88 8990



Visit us at
www.libertyinsurance.com.my



Email us at
customer@libertyinsurance.com.my



Scan the
QR Code above

This policy **excludes**:

- Pre-existing conditions and disease and sickness of any kind;
- If You or Your Authorised Driver is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that You or Your Authorised Driver are incapable of having proper control of the Vehicle;
- While the vehicle is used for illegal activities or as an unlicensed carrier;
- Suicide and any attempt thereat;
- If You or Your Authorised Driver do not have a valid driving licence to drive the Vehicle. This will not apply if You or Your Authorised Driver have an expired licence but are not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- Terrorism cover.

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

3 Know Your Obligations

For this Driver and Passenger's PA Plan C, you must pay a premium of:	
Standard Cover	RM150.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM150.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM12.00
(+) Stamp Duty	Not applicable
Total Premium Payable	RM162.00
Where this is inclusive of:	
Commission	10% of Gross Premium or RM15.00

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- Stamp duty for premium not exceeding RM150 is exempted until 31/12/2028. A stamp duty of RM10 will be imposed from 1/1/2029 onwards.

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and vehicle details.
- Failure to comply with any of the policy conditions shall invalidate all claims.
- We shall have the right to examine the insured person during claim and in the event of death, to make an autopsy where it is not forbidden by law.
- In the event of an accident, you must notify us with full particulars of the accident / injury within fourteen (14) days after the happening of the accident.
- Cash Before Cover – 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.
- Eligibility –
 - i) Private vehicle / commercial vehicle owners aged 17 years old and above.
 - ii) Insured aged seventeen (17) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent before purchasing this insurance policy.
 - iii) Passengers aged three (3) years old to ninety (90) years old are covered.
- The driver must hold a valid driving license and the territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam. However, Benefit A (Accidental Death) and B (Permanent Disablement) are extended to cover the Insured twenty-four (24) hours a day worldwide irrespective of whether he or she is in the named vehicle or not.
- Special Provisions
 - i) In the event that the actual number of passengers exceeds the number stated in the policy schedule, the Company's limit of liability per person will be reduced by the ratio of the actual number of passengers to that of the number of passengers declared. The limitation shall not apply to the driver.
 - ii) Passengers aged between 3 years to 15 years old are entitled to 50% of all relevant benefits.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium (if applicable).
- There will not be any refund of premium if minimum premium is paid or a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.