

# 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 Ezy PA?

Ezy PA provides compensation for any bodily injury caused solely and directly by violent, accidental, external and visible means and being the sole and direct cause of death or disablement to the insured. Ezy PA provides 24 hours worldwide coverage.

## 2 Know Your Coverage

As an illustration, for **RM35.66 annually (inclusive of service tax)**, you will receive the following **Plan B coverage**:  
Premium assumption: RM20,000 Sum Insured, Office worker and 30 years old

This policy covers:

Benefits		Plan A (RM)	Plan B (RM)
1	Accidental Death	10,000	20,000
2	Permanent Disablement (up to) (refer to scale of benefits table)	10,000	20,000
3	Medical Expenses due to Accident (up to)	250	500
4	Funeral Expenses (due to Accidental Death)	500	1,000
5	Ambulance Fees (up to)	500	500
<b>Annual Premium after Rebate (before service tax and stamp duty)</b>		18.87	33.02

The duration of coverage is 12 months. You need to renew your policy annually.

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



Email us at  
[customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)



Scan the  
QR Code above

This policy <b>excludes</b> :
<ul style="list-style-type: none"> <li>• War risks;</li> <li>• Suicide or intentional self-injury;</li> <li>• Provoked murder or assault;</li> <li>• Acquired Immune Syndrome (AIDS);</li> <li>• Pregnancy or childbirth unless caused solely and directly by the Accident;</li> <li>• Committing or attempting to commit any unlawful act;</li> <li>• Pre-existing illness;</li> <li>• Hazardous sports.</li> </ul>
<b>Note:</b> This list is <b>non-exhaustive</b> . Please refer to the policy wording for the full list of exclusions under this policy.

### 3 Know Your Obligations

<b>For this Ezy PA, you must pay a premium of:</b>	
Standard Cover	RM44.03 (annually)
(+) Additional Cover	Not applicable
<b>Gross Premium</b>	<b>RM44.03</b>
<b>You are entitled for the:</b>	
(-) Rebate	25% of gross premium or RM11.01
<b>You also have to pay the following fees and charges:</b>	
(+) 8% Service Tax	RM2.64
(+) Stamp duty	Not applicable
<b>Total premium payable</b>	<b>RM35.66</b>

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

<ul style="list-style-type: none"> <li>• You must provide complete and accurate information in the application form.</li> <li>• You must disclose all material facts such as your occupation and personal pursuits.</li> <li>• Failure to comply with any of the policy conditions shall invalidate all claims.</li> <li>• We shall have the right to examine insured person during claim and in the event of death, to make an autopsy where it is not forbidden by law.</li> <li>• 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.</li> <li>• 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.</li> <li>• Excluded Occupation - Acrobats, Actors /Stuntman, Aircraft testers, pilots or crew, Animal trainers, Automobile Racers, Aviator / Pilots, Bodyguard, construction worker or person engaged in outdoor work involving heights of 30 feet and above., Construction Worker, Debt Collector, Demolition Workers, Divers, Seamen and Sea Fishermen, Explosive handlers, Firemen/ Firefighter, Fishermen, Heavy Commercial Vehicle Driver, Jockey, Military and Law Enforcements Officers including Armed Forces and Police, Mountaineers, Oil Rig Workers, Persons engaged in ambulance services, Persons with long term physical disability or with pre-existing infirmity, Pilots and Air Crew, Plantation or Estate Worker (Other than owner), Professional Divers, Professional Entertainers/Sportsmen, Quarry / Mining Workers, Racing drivers, Railway manual worker, rics and winches, Sailor, Sawyers/Woodworking Machinists - Using wood working machinery, Security Guard, Security personnel (with firearms), Ship Crews, Steeplejacks, Stevedores, Test Pilots and Divers, Timber loggers, Tunneling and Underground Workers, Underground Workers, War correspondents.</li> <li>• Eligibility – <ul style="list-style-type: none"> <li>i) Malaysian citizen, Permanent Resident, or foreign residents/ foreign nationals with valid Work Permit/ Employment Pass or otherwise legally employed in Malaysia and this is applicable for occupation class 1 &amp; 2 only.</li> <li>ii) Insured's entry age must be from 18 years old up to 70 years old only, renewal up to age 75 years old.</li> </ul> </li> <li>• Classification of occupations: <ul style="list-style-type: none"> <li>i) Class 1: Persons engaged in professional, administrative, managerial, clerical and non-manual occupations.</li> <li>ii) Class 2: Persons engaged in work of supervisory nature but not involved in manual labour.</li> </ul> </li> </ul>
<b>Note:</b> This list is <b>non-exhaustive</b> . 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.