

# 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 FlexiCare PA?

FlexiCare PA provides compensation for injuries, disability or death caused solely by violent, accidental, external and visible events.

## 2 Know Your Coverage

As an illustration, for **RM193.60** annually (inclusive of service tax and stamp duty), you will receive the following **Gold Plan\*** coverage:

Premium assumption: RM100,000 Sum Insured, Class 1 and 30 years old.

This policy **covers:**

No.	Benefits	Sum Insured (RM)		
		Plan Gold*	Plan Diamond	Plan Platinum
1	Accidental Death (renewal bonus 10% per year up to 50%)	100,000	200,000	300,000
2	Permanent Disablement (renewal bonus 10% per year up to 50%)	100,000	200,000	300,000
3	Funeral Expenses	5,000	6,000	7,000
4	Travel Allowance (limit of RM200 per week)	1,500	1,500	1,500
5	Rehabilitation Benefit	1,000	1,000	1,000
6	Hospital Income (per day, up to 180 days)	150	200	250
7	Dental or Corrective Cosmetic Surgery	3,000	4,000	5,000
8	Medical Expenses (including sinseh/ traditional treatment up to RM250)	5,000	5,000	5,000
9	Repatriation Expenses	3,000	3,000	3,000
<b>Annual Premium (RM) (before service tax and stamp duty)</b>				
Occupation Class 1 & 2		170	320	450
Occupation Class 3		270	-	-

The duration of coverage is twelve (12) months. You need to renew your cover annually.

This policy **excludes:**

- 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;
- Hazardous sports.

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

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)



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### 3 Know Your Obligations

For this FlexiCare PA Gold plan, you must pay a premium of:	
Standard Cover	RM170.00 (annually)
(+) Additional Cover	Not Applicable
<b>Gross Premium</b>	<b>RM170.00</b>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM13.60
(+) Stamp Duty	RM10.00
<b>Total Premium Payable</b>	<b>RM193.60</b>
Where this is inclusive of:	
Commission	25% of Gross Premium or RM42.50

Please note the following:-

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- MSME: Stamp duty for premium not exceeding RM250 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 personal pursuits.
- Failure to comply with any of the policy conditions shall invalidate all claims.
- 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.
- In the event of an accident, you must notify us with full particulars of the accident / injury within thirty (30) 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) Malaysians, Permanent Residents of Malaysia, Work Permit/Pass Holders in Malaysia and/or employee who is legally residing in Malaysia. If the Insured is a corporate body, then the Insured is able to name its employee as the Insured Person.
  - ii) The insured's age must be 18 to 70 years old.
- Classification of occupations:
  - i) Class 1 – Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous environment.
  - ii) Class 2 – Professions and occupations involving manual work only occasionally when supervising workmen.
  - iii) Class 3 – Professions or occupations involving manual work.

**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.