

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 Liberty PA Guard?

Liberty PA Guard provides 24 hours worldwide coverage 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.

2 Know Your Coverage

As an illustration, for **RM175.24 annually (inclusive of service tax and stamp duty)**, you will receive the following **Plan 1*** coverage:
Premium assumption: RM50,000 Sum Insured, Individual, Office worker, Class 1 and 30 years old

This policy covers:

No.	Benefits	Sum Insured (RM)					
		Plan 1*	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1	Accidental Death	50,000	100,000	200,000	500,000	1,000,000	2,000,000
2	Accidental Permanent Total Disablement	50,000	100,000	200,000	500,000	1,000,000	2,000,000
3	Temporary Total Disablement (Limit per week, up to 104 weeks)	50	50	100	250	500	750
4	Temporary Partial Disablement (Limit per week, up to 104 weeks)	25	25	50	125	250	375
5	Renewal Bonus	20% per year up to 100% of Principal Sum Insured of Benefit 1 & 2					
6	Double Indemnity due to motor vehicle accident on Public Conveyance	Available					
7	Medical Expenses (Inclusive Ambulance Fees)	3,000	4,500	6,000	7,500	10,000	15,000
8	Alternative Medicine	500	500	500	500	500	1,000
9	Daily Hospital Allowance due to Accident (up to 180 days)	50	75	100	150	150	300
10	Dental Correction and Corrective Surgery	2,000	3,000	3,000	5,000	5,000	10,000
11	Travel Allowance (RM200 per week)	2,000	3,000	3,000	5,000	5,000	5,000
12	Nursing Care Charges	500	1,000	2,000	3,000	4,000	5,000
13	Bereavement Allowance	5,000	10,000	20,000	50,000	100,000	200,000
14	Rehabilitation Allowance	1,000	1,000	1,000	1,000	1,000	1,000
15	Cashless Admission Guarantee (Accidental Only)	Available (Amount guarantee is up to the limit stipulated in Benefit 7)					
16	Personal Liability	50,000	100,000	200,000	500,000	1,000,000	2,000,000
17	Kidnap - Expenses	5,000	5,000	5,000	10,000	10,000	10,000
	Kidnap - Reward	25,000	25,000	25,000	50,000	50,000	50,000
18	Snatch Theft	500	500	500	500	500	500
19	Prostheses/ Wheelchair Benefit	2,000	2,000	2,000	2,000	2,000	5,000
20	Repatriation Expenses	1,500	2,000	3,000	5,000	7,500	15,000
21	Lifestyle Modification Expenses	25,000	50,000	100,000	250,000	500,000	750,000
22	Housekeeping Services	200	250	300	350	400	750
23	Funeral Expenses	2,000	3,000	3,000	5,000	5,000	10,000

Occupation Class	Category	Annual Premium (RM) (before service tax and stamp duty)					
		Plan 1*	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Class 1 & 2	Individual	153	223	377	836	1,442	2,508
	Individual & Spouse	281	407	679	1,505	2,596	4,520
	Individual & Children	285	392	632	1,291	2,136	3,523
	Individual, Spouse & Children	435	607	995	2,074	3,466	5,776
Class 3	Individual	248	367	636			
	Individual & Spouse	358	528	912			
	Individual & Children	376	526	865			
	Individual, Spouse & Children	521	734	1,215			

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).

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

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**:

- War related risks;
- Suicide or intentional self-injury;
- Provoked murder or assault;
- Acquired Immune Syndrome (AIDS);
- Pregnancy or childbirth unless caused solely and directly by the Accident;
- Committing or attempting to commit any unlawful act;
- Pre-existing conditions;
- Hazardous sports.

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 Liberty PA Guard Plan 1, you must pay a premium of:	
Standard Cover	RM153.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM153.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM12.24
(+) Stamp duty	RM10.00
Total premium payable	RM175.24
Where this is inclusive of:	
Commission	25% of gross premium or RM38.25

Please note that Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.

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 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) Malaysian citizen, Permanent Resident, or foreign residents/ foreign nationals with valid Work Permit/ Employment Pass or otherwise legally employed in Malaysia.
 - ii) Adult must between the ages of 18 years to 70 years old, renewable up to age 85 years old.
 - iii) Children must between the ages of 30 days to 18 years of age (or up to 23 years for full-time students).
 - iv) Children are only covered up to 15% of Adult Benefit 1, 2 and 6.
 - v) Senior Adult is defined aged 71 and above and are only covered up to half of Adult Benefit 1, 2, 6 and 7.
 - vi) Family Limit Sum Insured is limited up to three (3) times of individual Adult Sum Insured limit specified above.
- Classification of occupations:
 - i) Class 1: Persons engaged in professional, administrative, managerial, clerical and non-manual occupations.
 - ii) Class 2: Persons engaged in work of supervisory nature but not involved in manual labour
 - iii) Class 3: Persons engaged in manual work which involved the use of tools or machinery
- In order for an individual to purchase Principal Sum Insured of RM2,000,000, proposer will have to submit completed the Large Amount Questionnaire (LAQ) signed by Proposer. Plan 6 is to be referred to Underwriting.

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 only 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.