

PRODUCT DISCLOSURE SHEET

Dear Customer

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

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



Liberty General Insurance Berhad
197801007153 (44191-P)

Date: 12/2025

1 What is Motorist's Companion Commercial (MCC)?

MCC provides compensation for any bodily injury, disability or death caused solely and directly by violent accidental, external and visible means to the driver and/or passenger(s) driving, riding, boarding or alighting from the commercial vehicle.

2 Know Your Coverage

As an illustration, for RM312.40 annually (inclusive of the service tax and stamp duty), you will receive the following coverage:
Premium assumption: Sum Insured RM50,000, Vehicle with 2 seating capacity, Office worker, Class 1 and 30 years old

This policy covers:

No	Benefits	Sum Insured (RM)
1	Accidental Death	50,000
2	Permanent Disablement (up to)	50,000
	i. Loss of use for both hands or both feet	50,000
	ii. Loss of use for sight of both eyes	50,000
	iii. Loss of use for one hand and one foot	50,000
	iv. Loss of use for sight of one eye and one hand or one foot	50,000
	vi. Loss of use for one hand or one foot	25,000
v. Loss of use for sight of one eye	25,000	
3	Medical Expenses (up to)	500
Annual Premium (before service tax and stamp duty)		280

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 :	
<ul style="list-style-type: none"> • War risks; • Suicide and insanity; • Self-inflicted injury; • AIDS or any related diseases or tested on an HIV / AIDS related blood test; • Provoke 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.	

3 Know Your Obligations

For this Motorist's Companion Commercial, you must pay a premium of:	
Standard Cover	<i>RM280.00 (annually)</i>
(+) Additional Cover	<i>Not applicable</i>
Gross Premium	<i>RM280.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM22.40</i>
(+) Stamp Duty	<i>RM10.00</i>
Total Premium Payable	<i>RM312.40</i>
Where this is inclusive of:	
Commission	<i>10% of Gross Premium or RM28.00</i>

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

4 Other Key Terms

<ul style="list-style-type: none"> • 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 – <ul style="list-style-type: none"> i) Commercial vehicle owner and their authorised driver(s) and/or attendant who resides in Malaysia with a valid driving license to drive a commercial vehicle. ii) The driver's and/or attendant age must between the age of 18 years old to 70 years old.
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.