

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 Motorist's Companion Extra Private Car – Comprehensive (MCX-C)?

MCX-C 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 vehicle.

2 Know Your Coverage

As an illustration, for RM201.55 annually (inclusive of service tax and stamp duty), you will receive the following Plan 3* coverage:
Premium assumption: Sum Insured RM50,000, Vehicle with 5 seating capacity, Office worker, Class 1 and 30 years old

This policy covers:

Section	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3* (RM)
Section 1	Personal Accident Benefits			
A	Accidental Death or Permanent Disablement	10,000	20,000	50,000
B	Medical Expenses due to Accident (up to)	1,000	2,000	3,000
C	Funeral Expenses	500	500	500
D	Double Indemnity (Nationwide Public Holidays)	20,000	40,000	100,000
E	Corrective Dental / Cosmetic Surgery Benefits / Ambulance Fees (up to)	2,000	2,000	2,000
F	Hospital Income Benefits due to Accident (per day, up to maximum 60 days)	30	50	75
Section 2	Car Assistance Program (On Named Vehicle only)			
A	24 Hours Emergency Towing (due to breakdown / accident)	✓	✓	✓
B	Minor Roadside Repair (due to breakdown)	✓	✓	✓
C	Taxi Assistance & Reimbursement (due to breakdown)	✓	✓	✓
D	International Assistance (Singapore, Brunei & Thailand) – due to breakdown / accident	✓	✓	✓
E	Arrangement of Emergency Evacuation (due to breakdown / accident)	✓	✓	✓
F	Referral to Service Centre (due to breakdown / accident)	✓	✓	✓
G	Emergency Message Transmission (due to breakdown / accident)	✓	✓	✓
H	Battery Assist	✓	✓	✓
I	Alternative Travel Assistance	✓	✓	✓
J	Home Assist	✓	✓	✓
K	Interstate Ambulance Service	✓	✓	✓
L	Concierge Assist	✓	✓	✓
Section 3	Additional Benefits (within Malaysia)			
A	Car Rental Reimbursement (Total Loss / Theft)	5 days (Max 600)	6 days (Max 750)	7 days (Max 900)
B	Theft Inconvenience Allowance	1,000	2,000	3,000
C	Smash & Grab Inconvenience Allowance (personal effect / cash)	300	300	300
D	Flood Inconvenience Allowance	300	300	300
E	Accident Inconvenience Allowance	300	300	300
F	Replacement of Car Key / Transmitter (Theft / Robbery)	150	200	300
Annual Premium (before Service Tax and Stamp Duty)				
5 seating capacity (including driver)		84.91	111.32	177.36
Each additional seat		21		

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 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 :	
<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 Extra Private Car – Comprehensive Plan 3, you must pay a premium of:	
Standard Cover	<i>RM177.36 (annually)</i>
(+) Additional Cover	<i>Not applicable</i>
Gross Premium	<i>RM177.36</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM14.19</i>
(+) Stamp Duty	<i>RM10.00</i>
Total Premium Payable	<i>RM201.55</i>
Where this is inclusive of:	
Commission	<i>10% of Gross Premium or RM17.74</i>

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"> • 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) Vehicle owner and their authorised driver(s) who resides in Malaysia with a valid driving license. ii) The driver's age must be 18 years old and above. iii) Passenger aged below 15 years old is entitled to 50% of the benefits proposed.
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.