

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 Rider (MCR)?

MCR 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 RM27.00 annually (inclusive of service tax), you will receive the following coverage:

Premium assumption: Office worker, Class 1 and 30 years old

This policy **covers:**

Item	Benefits	Sum Insured (RM)
A	Accidental death	5,000
B	Permanent disablement (up to)	5,000
	1. Total Permanent Disablement from engaging in or attending to employment / occupation of any and every kind	5,000
	2. Total Paralysis or Permanently Bedridden	5,000
	3. Loss of one (1) or both hands	5,000
	4. Loss of one (1) or both feet	5,000
	5. Loss of one (1) or both eyes	5,000
C	Funeral expenses	2,000
Annual Premium (before Service Tax and Stamp Duty)		25

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

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

3 Know Your Obligations

For this Motorist's Companion Rider, you must pay a premium of:	
Standard Cover	RM25.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM25.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM2.00
(+) Stamp Duty	Not applicable
Total Premium Payable	RM27.00
Where this is inclusive of:	
Commission	10% of Gross Premium or RM2.50

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) The rider's age must between 16 years to 70 years old only, who resides in Malaysia with a valid driving license.ii) The coverage shall start 48 hours after the policy effective date.
<p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.</p>

? 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.