

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: 10/2026

1 What is POS Motor PA Plus (PAP)?

POS Motor PA Plus (PAP) covers the insured, driver and/or passengers in the event of bodily injury caused by accidental means resulting in death or disablement while driving or riding, boarding or alighting from the vehicle named in the policy.

2 Know Your Coverage

As an illustration, for **RM64.80 annually (inclusive of service tax)**, you will receive the following **coverage**:

Premium assumption: RM10,000 Sum Insured, a driver and up to four (4) passengers in private vehicle.

This policy **covers**:

No.	Benefits	Sum Insured (RM)
1	Accidental Death* (per person)	10,000
2	Permanent Disablement* (per person)	10,000
3	a) Medical Expenses (per person)	1,000 per accident
	b) Corrective Dental and/or Cosmetic Surgery (per person)	
	c) Ambulance Fees (per person)	
4	Vehicle Breakdown and Accident Assistance (Within Malaysia Only)	up to 200km round trip
5	Compassionate Cover for Smash and Grab	300

*The Accidental Death and Permanent Disablement Benefit is extended to cover the insured twenty-four (24) hours a day worldwide irrespective of whether he or she is in the named vehicle or not.

Private Vehicle	Annual Premium (RM) (before service tax and stamp duty)
A driver and up to 4 passengers	60.00
Each additional passenger	6.00

Note: This list is **non-exhaustive**. Please refer to the policy wording and brochure for the full list of benefits and coverage.

The duration of coverage is twelve (12) months.

This policy **excludes**:

- If you or your authorised driver is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that you or your authorised driver is incapable of having proper control of the vehicle;
- While the named vehicle is used for illegal activities or as an unlicensed carrier;
- If you or your authorised driver does not have a valid driving licence to drive the vehicle. This will not apply if you or your authorised driver has an expired licence but is not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations;
- Loss, damage or liability to/by the vehicle named in the policy during the breakdown assistance and towing service;
- While the insured and/or insured person is participating in a brawl or strike, riot, civil commotion or demonstration.

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 PAP, you must pay a premium of:	
Standard Cover	RM60.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM60.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM4.80
(+) Stamp Duty	Not applicable
Total Premium Payable	RM64.80
Where this is inclusive of:	
Commission	10% of Gross Premium or RM6.00

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- Individual: 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.
- 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 fourteen (14) days after the happening of the accident.
- Territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam unless specified otherwise under the respective benefits covered in this Policy.
- 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:
 - Insured aged seventeen (17) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent before purchasing this insurance policy.
 - The Insured must have a valid Private Car Comprehensive or Private Car Third Party, Fire and Theft policy under Liberty to purchase this product.

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 a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.