

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 POS Value Insurance Plan (PVIP)?

POS Value Insurance Plan provides compensation for any bodily injury, disability or death caused solely and directly by violent accidental, external and visible means.

2 Know Your Coverage

As an illustration, for **RM43.20 annually (inclusive of the service tax)**, you will receive the following **Gold Plan*** coverage:

Premium assumption: Sum Insured RM50,000, Office worker, Class 1 and 30 years old

This policy **covers:**

No.	Benefits	Sum Insured (RM)			
		Silver Plan	Gold Plan*	Platinum Plan	
1	Death or Permanent Disablement	30,000	50,000	100,000	
2	Hospital Income (per day, up to 100 days)	30	50	100	
3	Funeral Expenses	1,000	2,000	3,000	
4	Dental or Corrective Cosmetic Surgery	2,000	3,000	5,000	
Annual Premium (RM) (before service tax and stamp duty)		Occupational Class 1 & 2	25	40	50
		Occupational Class 3	30	Not Applicable	

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 POS Value Insurance Plan Gold Plan, you must pay a premium of:	
Standard Cover	RM40.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM40.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM3.20
(+) Stamp Duty	Not applicable
Total Premium Payable	RM43.20
Where this is inclusive of:	
Commission	25% of Gross Premium or RM10.00

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 occurrence of the accident. • Eligibility – The insured’s age must be 18 years old to 60 years old, renewable up to 70 years old. • Classification of occupation: <ol style="list-style-type: none"> Class 1 – Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places. Class 2 – Professions and occupations involving manual work only occasionally when supervising workmen. Class 3 – Professions and occupations involving manual work.
<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.