

# 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 Right Cover Plus PA?

Right Cover Plus PA provides 24 hours worldwide insurance protection against death or permanent disablement caused by accidental, violent external and visible means.

## 2 Know Your Coverage

As an illustration, for **RM113.40 annually (inclusive of service tax)**, you will receive the following **Plan B\*** coverage:  
Premium assumption: RM50,000 Sum Insured, Individual, Office worker, Class 1 and 30 years old.

This policy covers:

No	Benefits	Plan A (RM)	Plan B* (RM)	Plan C (RM)	Plan D (RM)
1	Accidental death**	25,000	50,000	80,000	100,000
2	Permanent disablement**	25,000	50,000	80,000	100,000
3	Funeral Expenses	1,000	1,000	1,500	2,000
4	Medical Expenses, Corrective Dental and/or Cosmetic Surgery and /or Ambulance Fees	500	1,000	1,500	2,000
5	Purchase of Orthopaedic Equipment	300	400	500	600
6	Daily Hospital Income (up to 100 days per accident)	50	50	50	50
7	Double Hospital Income while in intensive Care Unit (per day, up to 100 days per accident)	100	100	100	100
8	Triple Indemnity <ul style="list-style-type: none"><li>• During a national public holiday in Malaysia; or</li><li>• While travelling as a fare-paying passenger on any mode of public transport; or</li><li>• While travelling overseas</li></ul>	75,000	150,000	240,000	300,000
<b>Annual Premium (RM) (before Service Tax and Stamp Duty)</b>					
<b>Annual Premium</b>		<b>Plan A (RM)</b>	<b>Plan B* (RM)</b>	<b>Plan C (RM)</b>	<b>Plan D (RM)</b>
Individual		58	105	158	195
Individual & Spouse		105	188	285	350
Individual & Unlimited No. of children		88	150	225	280
Family (Individual, Spouse & Unlimited No. of Children)		128	230	345	430

\*\* (renewal bonus 10% per year up to maximum of 100% of the Principal Sum Insured)

The duration of coverage is 12 months. You need to renew your policy annually unless you sign up for an auto-renewal payment instruction to renew automatically, subject to terms and conditions.

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](http://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](http://www.libertyinsurance.com.my)



Email us at  
[customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)



Scan the  
QR Code above

<b>This policy <b>excludes</b>:</b>	
<ul style="list-style-type: none"> <li>• Any kind of disease, illness, sickness, virus, infection or parasites</li> <li>• Any pre-existing conditions, physical defect or infirmity, fits of any kind</li> <li>• While committing or attempting to commit any unlawful act including but not limited to while the Insured Person is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance (with the exception of drugs taken in accordance with the treatment prescribed and directed by a doctor)</li> <li>• Suicide, attempted suicide or self-inflicted injury, regardless of Insured Person's state of mind at the time the incident occurred or insanity</li> <li>• Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named</li> <li>• While participating in a brawl or demonstration</li> <li>• The Insured Person engaging in water skiing, any underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating ropes or guides, racing of any kind other than on foot</li> <li>• Murder or assault resulting from provocation by the Insured Person</li> <li>• If the Insured Person does not have a valid driving licence to drive a vehicle, this will not apply if the Insured Person has expired licence but is not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations.</li> </ul>	
<b>Note:</b> This list is <b>non-exhaustive</b> . You should refer to the policy for the full list of terms and conditions.	

### 3 Know Your Obligations

<b>For this Right Cover Plus PA, you must pay a premium of:</b>	
Standard Cover	<i>RM105.00 (annually)</i>
(+) Additional Cover	<i>Not applicable</i>
<b>Gross Premium</b>	<b><i>RM105.00</i></b>
<b>You also have to pay the following fees and charges:</b>	
(+) 8% Service Tax	<i>RM8.40</i>
(+) Stamp Duty	<i>Not applicable</i>
<b>Total Premium Payable</b>	<b><i>RM113.40</i></b>
<b>Where this is inclusive of:</b>	
Commission	<i>25% of Gross Premium or RM26.25</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"> <li>• You must provide complete and accurate information in the application form.</li> <li>• You must disclose all material facts such as your occupation and personal pursuits.</li> <li>• Failure to comply with any of the policy conditions shall invalidate all claims.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• Eligibility – <ul style="list-style-type: none"> <li>i) This product is available to Malaysians, Permanent Residents of Malaysia, Work Permit/Pass Holders in Malaysia and/or his/her legal spouse and/or child or employee who is legally residing in Malaysia. If the Insured is a corporate body, then the Insured is able to name its employee as the Insured Person.</li> <li>ii) Insured or his/her spouse/employee must be 16 years to 75 years old, renewable for lifetime. Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance Policy.</li> <li>iii) Insured's child who is financially dependent on him/her is 30 days to 18 years old or up to 25 years old if still studying full time in a recognised institution of higher learning.</li> </ul> </li> </ul>	
<b>Note:</b> This list is <b>non-exhaustive</b> . 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 claim has been made on the Policy.
- For full details of the cancellation refund, please refer to the policy wording.