

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 PA?

This product 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 **RM84.24 annually (inclusive of service tax)**, you will receive the following **Plan E*** coverage:
Premium assumption: RM45,000 Sum Insured, Class 1 and 30 years old.

This policy covers:

No	Benefits	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)	Plan E* (RM)
1	Accidental death	7,500	15,000	22,500	30,000	45,000
2	Permanent disablement					
	• Total Permanent Disablement	7,500	15,000	22,500	30,000	45,000
	• Total Paralysis or Permanently Bedridden	7,500	15,000	22,500	30,000	45,000
	• Loss of one or both hands	7,500	15,000	22,500	30,000	45,000
	• Loss of one or both feet	7,500	15,000	22,500	30,000	45,000
	• Loss of one or both eyes	7,500	15,000	22,500	30,000	45,000
3	Bereavement Allowance	300	300	300	300	300
	Annual Premium (RM) <i>(before Service Tax and Stamp Duty)</i>	13	26	39	52	78

The duration of coverage is 12 months. You need to renew your policy annually unless you sign up 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).

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"> Any kind of disease, illness, sickness, virus, infection or parasites. Any pre-existing conditions, physical defect or infirmity, fits of any kind. 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). Suicide, attempted suicide or self-inflicted injury, regardless of Insured Person's state of mind at the time the incident occurred, or insanity. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named. While participating in a brawl or demonstration. 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. Murder or assault resulting from provocation by the Insured Person, food poisoning, insect, snakes, vermin and animal bites. 	
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 Right Cover PA, you must pay a premium of:	
Standard Cover	RM78.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM78.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM6.24
(+) Stamp Duty	Not applicable
Total Premium Payable	RM84.24
Where this is inclusive of:	
Commission	25% of Gross Premium or RM19.50

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 fourteen (14) 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) This product is available to Malaysian, Permanent Resident of Malaysia, Work Permit/Pass Holder in Malaysia or his/her legal spouse or child or employee who is legally residing in Malaysia. If the Insured is a corporate body registered in Malaysia, the Insured can name its employee as the Insured Person. ii) Insured or his/her spouse/employee must be 16 years to 75 years old, renewable up to 80 years old. Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent. iii) Insured's child who is financially dependent on him/her is 30 days to 18 years old or up to 23 years old if still studying full-time in a recognised institution of higher learning. 	
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 may not be any refund of premium if **only** 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.