

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 Smart Care PA?

Smart Care PA provides compensation for any bodily injury caused solely and directly by violent accidental external and visible means and being the sole and direct cause of death or disablement to the insured. This policy provides 24 hours worldwide coverage.

2 Know Your Coverage

As an illustration, for RM140.40 annually (inclusive of service tax), you will receive the following **Plan B*** coverage:
Premium assumption: RM40,000 Sum Insured, Class 1 and 30 years old

This policy covers:

Benefits	Plan A (RM)	Plan B* (RM)
Accidental Death	20,000	40,000
Permanent Disablement (up to) (refer to scale of benefits table)	20,000	40,000
Medical Expenses due to Motor Vehicle Accident (up to)	1,000	1,500
Double Indemnity (Accidental Death) – on Public Conveyance	40,000	80,000
Hospital Income Benefit (due to accident only) (up to 30 days)	RM50 per day	RM100 per day
Funeral Expenses	1,000	2,000
Ambulance Fees (Up to)	500	500
Annual Premium (before Service Tax and Stamp Duty)	65	130

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

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"> • 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.	

3 Know Your Obligations

For this Smart Care PA Plan B, you must pay a premium of:	
Standard Cover	<i>RM130.00 (annually)</i>
(+) Additional Cover	<i>Not Applicable</i>
Gross Premium	<i>RM130.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM10.40</i>
(+) Stamp Duty	<i>Not applicable</i>
Total Premium Payable	<i>RM140.40</i>
Where this is inclusive of:	
Commission	<i>25% of Gross Premium or RM32.50</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"> • 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) Malaysian citizen, Permanent Resident, or foreign residents/ foreign nationals with valid Work Permit/ Employment Pass or otherwise legally employed in Malaysia. ii) Insured's entry age should be 18 years up to 70 years only. Renewable up to 75 years old <p>Note: This list is non-exhaustive. Please refer to the policy wording for the full list of terms and conditions.</p>
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? 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.
- 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.