

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 Cover?

Smart Cover 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 RM88.56 annually (inclusive of service tax), you will receive the following coverage:

Premium assumption: RM50,000 Sum Insured, RM100 Temporary Total Disablement, RM50 Temporary Partial Disablement, RM500 Medical Expenses, Office worker, Class 1 and 30 years old

This policy covers:

No.	Benefits	Sum Insured (RM)
1	Death	50,000
2	Permanent Disablement	50,000
3	(a) Temporary Total Disablement (limit per week)	100
	(b) Temporary Partial Disablement (limit per week)	50
4	Medical Expenses (limit per any one accident)	500

Note:

- Sum Insured of the benefits can be customized based on personal preferences and needs.
- By paying an additional premium, you can expand the coverage to include No. 3 and 4 as optional benefits.

No	Benefits	For each Sum Insured of (RM)	Annual Premium (RM) (excluding service tax and stamp duty)		
			Occupational Class 1	Occupational Class 2	Occupational Class 3
1	Death	10,000	5.00	6.50	11.00
2	Permanent Disablement	10,000	5.00	6.50	11.00
3	(a) Temporary Total Disablement (limit per week)	100	22.00	30.00	45.00
	(b) Temporary Partial Disablement (limit per week)	50			
4	Medical Expenses (limit per any one accident)	500	10.00	13.00	15.00
		1,000	15.00	18.00	25.00
		2,000	20.00	26.00	35.00
		3,000	25.00	32.00	48.00
		4,000	30.00	40.00	60.00
		5,000	35.00	45.00	72.00

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 Smart Cover, you must pay a premium of:	
Standard Cover	<i>RM50.00 (annually)</i>
(+) Additional Cover	<i>RM32.00 (annually)</i>
Gross Premium	<i>RM82.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM6.56</i>
(+) Stamp Duty	<i>Not applicable</i>
Total Premium Payable	<i>RM88.56</i>
Where this is inclusive of:	
Commission	<i>25% of Gross Premium or RM20.50</i>

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

<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. • 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) Malaysians, Permanent Residents of Malaysia, Work Permit/Pass Holders in Malaysia and/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. ii) The insured's age must be 18 to 60 years old, and renewable up to 70 years old. • Classifications of occupation: <ul style="list-style-type: none"> (a) Class 1 – Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places. (b) Class 2 – Professions and occupations involving manual work only occasionally when supervising workmen. (c) 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.