

# 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 Special Care PA Plan?

Special Care PA Plan provides compensation in the event of injuries, disability or death caused solely by accidental, violent, external and visible means.

## 2 Know Your Coverage

**As an illustration, for RM30.56 annually (inclusive of service tax), you will receive the following coverage:**

Premium assumptions: RM25,000 Sum Insured, office worker, Class 1 and aged thirty (30) years old

This policy covers:

No.	Benefits	Sum Insured (RM)
1	Accidental death	25,000
2	Permanent disablement	25,000
3	Funeral expenses	2,000
<b>Annual Premium (RM)</b> (before service tax and stamp duty)		28.30

The duration of coverage is twelve (12) months. You need to renew your cover annually.

This policy **excludes**:

- War related 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;
- Pre-Existing Conditions.

**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](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)



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### 3 Know Your Obligations

<b>For this Special Care PA Plan, you must pay a premium of:</b>	
Standard Cover	<i>RM28.30 (annually)</i>
(+) Additional Cover	<i>Not applicable</i>
<b>Gross Premium</b>	<b><i>RM28.30</i></b>
<b>You also have to pay the following fees and charges:</b>	
(+) 8% Service Tax	<i>RM2.26</i>
(+) Stamp Duty	<i>Not applicable</i>
<b>Total Premium Payable</b>	<b><i>RM30.56</i></b>
<b>Where this is inclusive of:</b>	
Commission	<b><i>15% of Gross Premium or RM4.25</i></b>

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

- 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 –
  - The insured person's age must be 16 years old up to 65 years old, renewal up to 70 years old.
- Classification of occupations:
  - Class 1: Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous place.
  - Class 2: Professions and occupations involving manual work only occasionally when supervising workmen.
  - Class 3: Professions and occupations involving manual work.
- The individual of person with disability must be able to perform 3 or more of the below **activities of daily living (ADL)**:
  - Transfer: getting in and out of a chair without requiring physical assistance
  - Mobility: ability to move from room to room without requiring physical assistance
  - Continence: ability to voluntarily control bowel and bladder functions so as to maintain personal hygiene
  - Dressing: putting on and taking off all necessary items of clothing without requiring assistance
  - Bathing/ Washing: the ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means
  - Eating: all tasks of consuming food once it has been prepared.

**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 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.