

# 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 Travel Star?

Travel Star provides comprehensive coverage for travel-related emergencies, from personal accident coverage to emergency medical evacuation and repatriation.

## 2 Know Your Coverage

**As an illustration, for RM234.00 annually (inclusive of stamp duty), you will receive the following coverage:**

Premium assumption: Annual coverage period, Individual, Asia area, 30 years old

This policy covers:

No.	Benefits	Sum Insured (RM)		
		Individual	Family	Excess
1	Accidental Death	250,000	250,000 (per adult) 25,000 (per child)	NIL
	Permanent Total Disablement	250,000	250,000 (per adult) 75,000 (per child)	NIL
2	Overseas & Other Medical Expenses	300,000	300,000 (per adult) 30,000 (per child)	NIL
3	Post Hospitalisation	30,000	30,000 (per adult) 3,000 (per child)	NIL
4	Burial and Cremation Expenses	10,000	10,000	NIL
5	Hospital Income Benefit (RM250 per day per adult)	5,000	5,000 (per adult) 2,500 (per child)	NIL
6	Compassionate Visit	5,000	5,000	50
7	Child Care	-	5,000	50
8	Loss of Personal Luggage and Personal Effects	4,000	8,000	50
9	Loss of Personal Money	800	1,200	NIL
10	Loss of Travel Document	5,000	10,000	50
11	Trip Cancellation	15,000	15,000	50
12	Trip Curtailment	15,000	15,000	50
13	Missed Travel Connection	300	600	NIL
14	Travel Delay (RM250 per hours)	2,000	4,000	NIL
15	Travel Overbook	250	500	NIL
16	Luggage Delay	600	1,000	NIL
17	Tour Fare Protection	7,500	15,000	NIL
18	Personal Liability	1,000,000	1,000,000	NIL
19	Legal Expenses	50,000	50,000	NIL
20	Emergency Medical Evacuation and Repatriation	300,000	300,000	NIL
21	24-Hour Emergency Travel Referral Services	Available	Available	NIL

**Note:** This list is **non-exhaustive**. You should refer to the policy wording for the full details on what is covered and what is not.

Period of Cover	Premium (RM) (excluding service tax and stamp duty)					
	Region 1		Region 2		Region 3	
	Individual	Family	Individual	Family	Individual	Family
1 – 5 days	32	72	42	100	52	130
6 – 10 days	46	110	60	140	80	195
11 – 18 days	62	150	95	235	120	300
19 – 31 days	72	200	130	300	170	420
Each additional week	20	50	35	85	45	110
Annual	224	460	336	545	364	610

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

#### Region Definition

Region 1 – Asia includes Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Maldives, Nepal, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

Region 2 – All countries worldwide, including Asia but excluding USA and Canada.

Region 3 – All countries worldwide, including Asia, USA and Canada.

Excluded countries : any sanction, prohibition or restriction under United Nations resolution, European Union, United Kingdom, United States of America or Malaysia.

#### 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.

### 3 Know Your Obligations

#### For this Travel Star, you must pay a premium of:

Standard Cover	RM224.00 (annually)
(+) Additional Cover	Not applicable
<b>Gross Premium</b>	<b>RM224.00</b>
<b>You also have to pay the following fees and charges:</b>	
(+) 8% Service Tax	Not applicable
(+) Stamp Duty	RM10.00
<b>Total Premium Payable</b>	<b>RM234.00</b>
<b>Where this is inclusive of:</b>	
Commission	25% of Gross Premium or RM56.00

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- No service tax shall be applicable for overseas travel policy.
- 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 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 –
  - (a) Individual plan – Age 19 years old, and up to 80 years old.
  - (b) Family plan – Adults aged 19 years old and up to 80 years old, children aged 18 years old and below.
- Duration of cover for one-way trip is 90 days, for two-way journey is 185 days and for annual cover is 1 year.
- No government tax shall be applicable for Overseas Travel Policy. However, government tax shall be applicable for Domestic Travel Policy and Annual Policy.

**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 by giving written notice to us.
- Upon cancellation, no refund of premium will be payable.
- For full details of the cancellation refund, please refer to the policy wording.