

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Purchase Protection Plan insurance.

Liberty General Insurance Berhad
197801007153 (44191-P)

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 04/2026

1 What is UOB Lady's Solitaire Purchase Protection Plan?

UOB Lady's Solitaire Purchase Protection Plan will indemnify the Insured Person for loss or damage to any Personal Property purchased worldwide if the loss occurs,

- within 30 days from the date of purchase and/or
- within 30 days of the date of delivery on items purchased under a Merchandising Program.

Provided the cost of the purchase is charged to UOB designed credit card / debit cards, hereon referred as Payment Card specified in this master policy.

2 Know Your Coverage

This policy **covers**:

	Coverage Limit (RM)	
	Any one occurrence	Aggregate Limit
Payment Card	RM30,000	RM50,000
Territory Limit	Worldwide	
Deductible	50% of loss amount	

This policy **excludes**:

Loss due to

- War
- Ionizing radiation, nuclear reaction, nuclear radiation or radioactive contamination
- Riot and civil commotion
- Any act of Terrorism
 - not limited to the use of force or violence and/or the threat thereof, any one person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence ant government and/or to put the public, or any section of the public, in fear.
 - loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating
- Diminution in value or loss of use of the Insured Personal Property or consequential loss of any and every kind
- Liberty General Insurance Berhad shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Liberty General Insurance Berhad, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
- Fraud, misrepresentation made by the Insured Person relating to the Payment Card and/or this policy


Note: This list is **non-exhaustive**. Please refer to the policy wording for the full details under this policy.

The duration of coverage is 1 year. 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
1 800 88 8121



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 insurance based on the illustration, you must pay a premium of:	
The benefits and the cover provided here are under a master policy taken up by the credit card issuance bank for the benefit of each cardholder and the premium is paid by United Overseas Bank (Malaysia) Berhad.	
You also have to pay the following fees and charges:	
Stamp Duty	RM10.00 (To be borne by United Overseas Bank (Malaysia) Berhad)
Commission	Not Applicable
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Note: This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Liberty General Insurance Berhad.	

4 Other Key Terms

- **Duty of Disclosure:** You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your insurance and loss history. You must disclose all relevant facts truthfully and completely in your insurance application form.
- **Change of risk:** You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- **Claim:** You must notify us of a claim within 14 days of the incident, or as soon as practicable if delay is unavoidable.
- **Personal Property** here means any tangible personal property where the full cost or portion of the purchase cost has been charged to the eligible cards and not being a property excluded or described in "Additional Exclusion" under the master policy. Examples of such excluded properties include all automobile transport / vehicles, business property, consumable and perishables, monetary instruments like cash, currency, bullions, securities and/or negotiable instruments. (the list is non-exhaustive, kindly refer to the policy wording for full details).
- For Personal Property to be covered under this policy, the full purchase cost must be charged to an eligible card(s), subject to limits and/or sub-limits defined in the policy.
- Cards here refer to the credit card / debit card named in this master policy, only the card(s) specified in this policy is covered by this policy.
- To be covered and receive benefits under this Overseas Travel Personal Accident Policy, the Cardholder/Cardmember must charge the full fare of each trip or journey to the credit card(s) listed in the master policy. Coverage is subject to all other terms and conditions.

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?

- The coverage under this policy is under a master policy where United Overseas Bank (Malaysia) Berhad (UOB) is the policyholder who paid the premium. The policy can only be cancelled by the policyholder. The policyholder may cancel this Master Policy at any time by written notice delivered or mailed to Liberty General Insurance Berhad.
- As an individual credit cardholder, you cannot cancel the policy.