

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 Traveller's Insurance Plus?

Traveller's Insurance Plus provides compensation in the event of injuries, disability or death caused solely by accident, illness or inconvenience during domestic and/or oversea travel.

2 Know Your Coverage

As an illustration, for **RM120.00 per trip**, you will receive the following **Oversea Plan for Individual*** coverage:

Premium assumptions: RM300,000 sum insured, oversea, individual, thirty (30) years old, for five (5) days trip and with an optional add-on of extreme sports.

This policy covers:

No	Benefits	Overseas (RM)	No	Benefits	Overseas (RM)
		Individual			Individual
1	Death / Permanent disablement	300,000	16	Loss of personal money	1,000
2	Medical expenses	300,000	17	Personal liability	1,000,000
3	Post hospitalisation	50,000	18	Credit card indemnity	5,000
4	Hospital confinement	13,500	19	Damage/loss of laptop	1,250
5	Compassionate visit	7,000	20	Home guard	5,000
6	Child care	Not available	21	Pet insurance	100
7	Emergency medical evacuation	1,000,000	22	Quarantine cover	2,000
8	Repatriation of mortal remains		23	Sports equipment	3,000
9	Trip cancellation	20,000	24	Cost of car rental	1,500
10	Trip curtailment	20,000	25	Loss of deposit/full payment	8,000
11	Travel delay	2,500	26	Hijacking	4,000
12	Missed departure	2,000	27	Travel reroute	1,000
13	Baggage delay	1,000	28	Travel overbooked	1,000
14	Loss/damage of baggage & personal effects	5,000	29	Travel miss connection	300
15	Loss of travel documents	5,000	30	Terrorism	Available
			31	Extreme sports (Optional)	300,000
Premium (before stamp duty)			RM120 (inclusive of optional add-on premium)		

Note: This list is **non-exhaustive**. You should refer to the policy wording for the full details on what is covered and the optional add-ons available.

The duration of coverage is as per the period of cover selected.

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

This policy excludes:	
<ul style="list-style-type: none"> • War related risks; • Suicide or intentional self-injury; • Provoked murder or assault; • AIDS; • Pregnancy or childbirth unless caused solely and directly by the Accident; • Committing or attempting to commit any unlawful act; • Pre-existing illness; and • 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 Traveller's Insurance Plus Oversea Individual Plan (with optional add-ons), you must pay a premium of:	
Standard Cover	<i>RM99.00 (per trip)</i>
(+) Additional Cover	<i>RM21.00 (per trip)</i>
Gross Premium	<i>RM120.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>Not applicable</i>
(+) Stamp Duty	<i>Not applicable</i>
Total Premium Payable	<i>RM120.00</i>
Where this is inclusive of:	
Commission	<i>25% of Gross Premium or RM30.00</i>

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. However, service tax shall be applicable for domestic travel policy and annual 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

<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. • Geographical Area – <ul style="list-style-type: none"> i) Domestic within Malaysia only. ii) Asia includes as Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia (East to West or vice-versa), Nepal, Singapore, Philippines, South Korea, Thailand, Taiwan, Vietnam, Pakistan, Maldives, Sri Lanka, etc. iii) Worldwide is defined as all countries including Asia (as defined above) except Excluded Countries. iv) Excluded Countries: Any sanction, prohibition or restriction under United Nations resolution, European Union, United Kingdom, United States of America, Malaysia or Singapore. • Eligibility – <ul style="list-style-type: none"> i) Individual and/or Spouse plan includes you and your spouse aged from above eighteen (18) years old to eighty-five (85) years old. ii) Individual and Child plan includes you and your child(ren) aged from thirty (30) days to below eighteen (18) years old. iii) Family plan includes you, your spouse, and your child(ren) aged from thirty (30) days and below eighteen (18) years old. iv) Each trip must begin or end in Malaysia except for one way cover. v) Maximum period of cover for one-way and two-way is ninety (90) days and one hundred eighty-five (185) days respectively. vi) Dependant below the age of eighteen (18) must be accompanied by an adult.
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.