

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 UOB World Mastercard / World Visa Card Group Travel Personal Accident?

Part A – Overseas Personal Accident

UOB World Mastercard / World Visa Card Group Travel Personal Accident policy provides compensation or reimbursement to an Insured Person for accidental death or permanent disablement when traveling outside the Country of Residence.

Part B – Purchase Protection

This policy provides Purchase Protection cover for UOB World Mastercard or UOB World Visa cardmembers for any Personal Property purchased and if such property(s), not delivered within 30 days of the scheduled delivery date and/or such property(s) is/are accidentally loss or damage within 30 days from the date of purchase or date of delivery. Under such circumstances, Liberty General insurance will have the sole discretion to repair, reinstate or replace the property loss or damaged, subject to terms and conditions of the policy.

2 Know Your Coverage

This policy **covers**:

Benefits	Sum Insured per person (RM)
Part A – Overseas Personal Accident	
Accidental Death & Permanent Disablement	Up to RM300,000
Aggregate Limit of Liability for Part A	RM50,000,000 per occurrence
Part B – Purchase Protection	
	Sub-limits
- Non-delivery item	RM2,000
- Accidental loss or Damage / any one personal property	RM10,000
- Per occurrence (for all Personal Property)	RM25,000
- Limit per Annum / In Aggregate	RM75,000
- Maximum of Liability	RM1,000,000

This policy **excludes**:

Loss due to

- war
- military duty
- suicide
- certain sports
- aviation (other than fare-paying passengers)
- illegal acts
- riding/driving without a valid license
- intoxication
- nuclear reactions
- venereal diseases
- congenital conditions
- geriatric/psychiatric conditions
- pregnancy-related conditions
- acupuncture
- pre-existing medical conditions
- illnesses
- diseases
- bacterial/viral infections (except certain cases)
- travel contrary to medical advice
- claims recoverable under other insurance
- injuries/illnesses after 30 days of the journey
- HIV/AIDS-related conditions
- and losses/expenses related to Cuba or designated entities violating trade sanctions or regulations.

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

<p>Part A – Overseas Personal Accident</p> <ul style="list-style-type: none"> 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. 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. <p>Part B – Purchase Protection</p> <ul style="list-style-type: none"> 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. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.</p>
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? 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.