

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor 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 Liberty EzyPlus Bundle Commercial Vehicle - Comprehensive?

Liberty EzyPlus Bundle Commercial Vehicle - Comprehensive is an additional package with an additional premium that could only be purchased with commercial vehicle comprehensive products offered by us. This package provides compensation in the event of loss or damage to your authorised driver and/or attendant's injuries, disability or death caused solely by accidental, violent, external and visible.

2 Know Your Coverage

As an illustration, for **RM302.40** annually (inclusive of service tax), you will receive the following **A Permit Plan A*** coverage:

Your Liberty EzyPlus Bundle Commercial Vehicle - Comprehensive covers:				
No	Benefit Table	Liberty EzyPlus Bundle Commercial Vehicle – Comprehensive		
		A / C Permit Plan A* Sum Insured	A /C Permit Plan B Sum Insured	Conditions (Per Person / Occurrence)
1	Accidental death (maximum up to 2 person)	RM50,000	RM80,000	per person / per accident / per year
2	Permanent dismemberment (maximum up to 2 person)	Up to RM50,000	Up to RM80,000	per person / per accident / per year
3	Medical expenses due to accident up to – (maximum up to 2 person)	RM500	RM1,500	per person / per accident / per year
4	Hospital income benefits due to accident (maximum 30 days – maximum up to 2 person)	RM100/day (up to 30 days)	RM150/day (up to 30 days)	per person / per accident / per year
5	Allowance due to loss of driver and /or one attendant to accidental death involving named commercial vehicle – (maximum up to 2 person) (payable to the company)	RM2,000	RM2,000	per person / per accident / per year
6	Depreciation protection for total loss/theft for commercial vehicle age up to 4 years old (Payment on the differences between current market value and the sum insured at the point of a claim settlement) Under insured – Not applicable Overinsured – Up to 15% of claim settlement	Not applicable	Applicable	one occurrence / per year / per vehicle
7	Tools of trade, trade stock or materials damaged in accident or stolen in the named commercial vehicle	Not applicable	Up to RM1,000	one occurrence / per year / per vehicle
8	Sign writing - fixed advertising or material forming a permanent part of the named commercial vehicle	Not applicable	Up to RM2,000	
9	Inconvenience allowance due to loss or damage during a strike, riot or lockout of the named commercial vehicle.	Not applicable	RM2,000	one occurrence / per year / per vehicle
10	Cover for misfuelling, example - put RON95 instead of diesel	Not applicable	Up to RM1,500	one occurrence / per year / per vehicle
11	Inconvenient allowance due to vehicle theft / fire – payable to the company	Not applicable	RM2,000	one occurrence / per year / per vehicle
12	Weekly benefits due to accident of the named commercial vehicle – payable to the company.	Not applicable	RM300/week (Up to 4 weeks)	one occurrence / per year / per vehicle
13	Waiver of betterment (up to vehicle age 10 years)	Not applicable	Applicable	one occurrence / per year / per vehicle

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
1 300 88 8990



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 Liberty EzyPlus Bundle Commercial Vehicle - Comprehensive – A Permit Plan A, you must pay a premium of:	
Gross Premium	RM280.00
(+) 8% Service Tax	RM22.40
(+) Stamp Duty	Not applicable
Total Premium Payable	RM302.40
Where this is inclusive of:	
Commission	10% of Gross Premium or RM28.00

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- This premium is valid as at 01/11/2025.



IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is one (1) year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	No additional stamp duty is applicable and this package can only be purchased with the commercial vehicle comprehensive product.
D	Coverage is up to two (2) insured persons (the driver and/or one (1) attendant).
E	In the event of an accident, you should notify us the soonest possible. You may do so by: <ul style="list-style-type: none"> • Report to the police for all incidents. For a road accident, you have to report to the police within twenty-four (24) hours. • Notify us in writing within seven (7) days after the incident. Complete the claim form in full and return it to us with the related documents within twenty-one (21) days from your notification's date. • Please download the Liberty One Touch App to reach us or dial 1 300 88 8990 for assistance.
F	Any claim under this package benefits will not affect the NCD entitlement, and no excess will apply.
G	Reinstatement is not allowed for the benefits provided. The Liberty EzyPlus Bundle Commercial Vehicle – Comprehensive can be purchased again upon renewal of the commercial vehicle comprehensive product.
H	Please refer to the EzyPlus Bundle Commercial Vehicle Comprehensive endorsement wording for the full details of the coverage.



Can I cancel my Liberty EzyPlus Bundle Commercial Vehicle - Comprehensive?

- Yes. You may cancel your Liberty EzyPlus Bundle Commercial Vehicle – Comprehensive at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the Liberty EzyPlus Bundle Commercial Vehicle – Comprehensive premium if no prior claim was incurred.
- For full details of the cancellation, please refer to the motor policy wording.