

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?

Ezy Plus Bundle is an additional package with an additional premium that could only be purchased with private car comprehensive products offered by us. This package provides compensation in the event of loss or damage to your, your authorised driver and/or passengers' injuries, disability or death caused solely by accidental, violent, external and visible.

2 Know Your Coverage

As an illustration, for **RM162.00** annually (inclusive of service tax), you will receive the following **Bundle C*** coverage:

Your Ezy Plus Bundle covers:

	Benefits	Liberty Private Car Bundle A	Liberty Private Car Bundle B	Liberty Private Car Bundle C
A.	PA - Accidental death / permanent disability – maximum 5 person only up to	RM20,000 per person	RM20,000 per person	RM30,000 per person
1	Medical expense - maximum 5 person only up to	RM1,500 per person	RM1,500 per person	RM3,000 per person
2	Nationwide public holiday double indemnity - maximum 5 person only up to	RM20,000 per person	RM20,000 per person	RM30,000 per person
3	Corrective dental and/or cosmetic surgery - maximum 5 person only up to	RM1,200 per person	RM1,200 per person	RM1,200 per person
4	Ambulance fees benefit - maximum 5 person only up to	RM300 per person	RM300 per person	RM300 per person
5	Hospital income benefit maximum 5 person only.	RM30 up to limit of 60 days per person	RM30 up to limit of 60 days per person	RM50 up to limit of 60 days per person
6	Bereavement benefit maximum 5 person only.	RM500 per person	RM500 per person	RM500 per person
7	Reimbursement for physiotherapy treatment maximum 5 person only up to	RM500 per person	RM500 per person	RM1,000 per person
8	Repatriation benefit maximum 5 person only up to	RM2000 per person	RM2000 per person	RM3000 per person
B.	24 Hours towing accident/breakdown	Unlimited mileage	Unlimited mileage	Unlimited mileage
C.	Total loss/vehicle theft inconvenience allowance	RM500	RM1,000	RM1,000
D.	Replacement of car key/transmitter	RM500	RM1,000	RM2,000
E.	Child seat replacement	RM300	RM300	RM500
F.	Flood inconvenience allowance	Not applicable	RM1,000	RM1,000
G.	Window snatch theft	Not applicable	Not applicable	RM1,000
H.	Waiver of compulsory excess (applicable for private use only)	Not applicable	Not applicable	Yes
I.	Miscarriage allowance due to accident	Not applicable	Not applicable	RM1,000
J.	Warranty for workmanship repair	Not applicable	12 months	18 months
K.	Damage to side mirror	Not applicable	Not applicable	RM1,000

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 Ezy Plus Bundle C, you must pay a premium of:	
Gross Premium	RM150.00
(+) 8% Service Tax	RM12.00
(+) Stamp Duty	Not applicable
Total Premium Payable	RM162.00
Where this is inclusive of:	
Commission	10% of Gross Premium or RM15.00

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 private car comprehensive product.
D	Passenger(s) refer to a maximum of four (4) person per vehicle. Additional premium applies for subsequent passenger(s).
E	If the actual number of passengers exceeds the number of passengers covered, the limit per person will be reduced proportionately for each passenger. The limitation shall not include the driver.
F	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.
G	Any claim under this package benefits will not affect the NCD entitlement, and no excess will apply.
H	Reinstatement is not allowed for the benefits provided. The Ezy Plus Bundle can be purchased again upon renewal of the private car comprehensive product.
I	Please refer to the EzyPlus Bundle endorsement wording for the full details of the coverage.



Can I cancel my Ezy Plus Bundle?

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