### Take the liberty to give yourself comprehensive coverage

Let us help take care of you and give you the universal protection you deserve. Introducing Liberty PA Guard, a Personal Accident plan that provides you and your family with comprehensive 24/7 worldwide coverage and protection against unexpected circumstances. Now you can breathe easy, knowing you and your loved ones are taken care of. Make the right choice for you and your loved ones, with Liberty PA Guard.

Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

### The extra mile with Liberty PA Guard



**Renewal Bonus** 



**Snatch Theft** 



**Cashless Admission** 



**Personal Liability** 

### **Universal Coverage** for All Your Safety Needs

- **\*** Amateur Sports
- Disappearances
- **\*** Drowning
- Food Poisoning
- **Hijacking**
- **\*** Hunting
- Insect. Snake and **Animal Bites**
- **\*** Intoxication by Drugs prescribed by a qualified registered medical practitioner

- **\*** Kidnapping
- **\*** Lifestyle Modification Expenses
- **\*** Motorcycling Risks
- **\*** Natural Disasters
- \* Scuba Diving
- \* Strikes, Riots and Civil Commotions
- \* Suffocation Through Smoke, **Fumes and Poisonous Gases**
- **\*** Underwater Activities up to 50 metres
- **\*** Woodworking Risks

Get in touch with our authorised agent









## Liberty General Insurance Berhad 197801007153 (44191-P)

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.

www.libertyinsurance.com.my





You and your family come first. Safeguard against whatever life brings with

# **Liberty PA Guard**

Underwritten by: Liberty General Insurance Berhad 197801007153 (44191-P)

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).

### Choose a plan that best suits your lifestyle

Schedule of Benefits	Sum Insured (RM)								
Schedule of Schemes	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6*			
1. Accidental Death	50,000	100,000	200,000	500,000	1,000,000	2,000,000			
2. Accidental Permanent Total Disablement	50,000	100,000	200,000	500,000	1,000,000	2,000,000			
3. Temporary Total Disablement — Limit per week, up to 104 weeks	50	50	100	250	500	750			
4. Temporary Partial Disablement — Limit per week, up to 104 weeks	25	25	50	125	250	375			
5. Renewal Bonus	20% per year up to 100% of Principal Sum Insured of Benefit 1 & 2								
6. Double Indemnity due to motor vehicle accident on Public Conveyance	Available								
7. Medical Expenses — Inclusive Ambulance Fees	3,000	4,500	6,000	7,500	10,000	15,000			
8. Alternative Medicine	500	500	500	500	500	1,000			
9. Daily Hospital Allowance due to Accident — 180 days	50	75	100	150	150	300			
10. Dental Correction and Corrective Surgery	2,000	3,000	3,000	5,000	5,000	10,000			
11. Travel Allowance — RM200 per week	2,000	3,000	3,000	5,000	5,000	5,000			
12. Nursing Care Charges	500	1,000	2,000	3,000	4,000	5,000			
13. Bereavement Allowance	5,000	10,000	20,000	50,000	100,000	200,000			
14. Rehabilitation Allowance	1,000	1,000	1,000	1,000	1,000	1,000			
15. Cashless Admission Guarantee — Accidental Only	Available – Amount guaranteed is up to the limit stipulated in Benefit 7								
16. Personal Liability	50,000	100,000	200,000	500,000	1,000,000	2,000,000			
17. Kidnap — Expenses	5,000	5,000	5,000	10,000	10,000	10,000			
18. Kidnap — Reward	25,000	25,000	25,000	50,000	50,000	50,000			
18. Snatch Theft	500	500	500	500	500	500			
19. Prostheses/ Wheelchair Benefit	2,000	2,000	2,000	2,000	2,000	5,000			
20. Repatriation Expenses	1,500	2,000	3,000	5,000	7,500	15,000			
21. Lifestyle Modification Expenses	25,000	50,000	100,000	250,000	500,000	750,000			
22. Housekeeping Services	200	250	300	350	400	750			
23. Funeral Expenses	2,000	3,000	3,000	5,000	5,000	10,000			

#### Important To Note

- Eligible entry age is from 18 to 70 years old, renewable age up to 85 years.
- Eligible age for children is from 30 days to 18 years old (or up to 23 years old for full time students).
- Children are only covered up to 15% of Adult Benefit 1, 2, and 6. Sum Insured for other benefits remain the same as Adult's.

- Senior Adult is defined as age 71 years old and above, and only covers up to half of Adult Benefit 1, 2, 6 and 7. Sum Insured for other benefits remain the same as Adult's.
- The Sum Insured for Individual, Spouse and Children's plan is limited up to three (3) times of Individual Adults' plan Sum Insured. Limit specified above.

\*To be referred to underwriting. For individual purchasing Plan 6 – RM 2,000,000, proposer is required to complete and submit the Large Amount Questionnaire (LAQ) signed by proposer.

Occupatio	n Plan	Gross Premium is before service tax and stamp duty.						
		1	2	3	4	5	6	
Non Manual (Class 1 & 2)	Individual	153	223	377	836	1,442	2,508	
	Individual & Spouse	281	407	679	1,505	2,596	4,520	
		285	392	632	1,291	2,136	3,523	
	Individual, Spouse & Children	435	607	995	2,074	3,466	5,776	
Manual (Class 3)	Individual	248	367	636				
	Individual & Spouse	358	528	912				
	Individual & Children	376	526	865				
	Individual, Spouse & Children	521	734	1,215				