

# PRODUCT DISCLOSURE SHEET



Liberty General Insurance Berhad  
197801007153 (44191-P)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 12/2025

## 1 What is Liberty Ezy Plus Bundle Motorcycle - Comprehensive?

Liberty Ezy Plus Bundle Motorcycle - Comprehensive is an additional package with an additional premium that could only be purchased with motorcycle comprehensive products offered by us. This package provides compensation in the event of loss or damage to your, your authorised rider and/or pillion's injuries, disability or death caused solely by accidental, violent, external and visible.

## 2 Know Your Coverage

As an illustration, for **RM30.24** annually (inclusive of service tax), you will receive the following **Plan 3\*** coverage:

Your Liberty Ezy Plus Bundle Motorcycle - Comprehensive covers:

No	Benefits	Sum Insured		
		Motorcycle PA Plan 1 (Insured)	Motorcycle PA Plan 2 (All Riders)	Motorcycle PA Plan 3* (All Riders & Pillion)
1	Accidental death / permanent dismemberment up to	RM6,000	RM6,000	RM6,000 per person
2	Funeral expenses due to accident up to	Not applicable	Not applicable	RM1,000 per person
3	Ambulance fees due to accident up to	Not applicable	Not applicable	RM250 per person
<b>Annual Premium (Before Service Tax)</b>		<b>RM13.00</b>	<b>RM18.00</b>	<b>RM28.00</b>

## 3 Know Your Obligations

For this Liberty Ezy Plus Bundle Motorcycle – Comprehensive Plan 3, you must pay a premium of:	
Gross Premium	<b>RM28.00</b>
(+) 8% Service Tax	RM2.24
(+) Stamp Duty	Not applicable
<b>Total Premium Payable</b>	<b>RM30.24</b>
Where this is inclusive of:	
Commission	10% of Gross Premium or <b>RM2.80</b>

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.

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](http://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](http://www.libertyinsurance.com.my)



Email us at  
[customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)



Scan the  
QR Code above



## IMPORTANT INFORMATION YOU SHOULD KNOW

<b>A</b>	The duration of coverage is one (1) year. You need to renew the insurance cover annually.
<b>B</b>	The insurance will only be effective once you have paid the premium (cash before cover).
<b>C</b>	No additional stamp duty is applicable and this package can only be purchased with the motorcycle comprehensive product.
<b>D</b>	We will pay up to the limit(s) as stated in the benefit table. Upon settlement of any claim under this benefit, the benefit shall automatically be terminated.
<b>E</b>	In the event of an accident, you should notify us the soonest possible. You may do so by: <ul style="list-style-type: none"><li>• Report to the police for all incidents. For a road accident, you have to report to the police within twenty-four (24) hours.</li><li>• 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.</li><li>• Please download the Liberty One Touch App to reach us or dial 1 300 88 8990 for assistance.</li></ul>
<b>F</b>	Any claim under this package benefits will not affect the NCD entitlement, and no excess will apply.
<b>G</b>	Reinstatement is not allowed for the benefits provided. The Liberty Ezy Plus Bundle – Motorcycle - Comprehensive can be purchased again upon renewal of the motorcycle comprehensive product.
<b>H</b>	Please refer to the Liberty Ezy Plus Bundle Motorcycle - Comprehensive endorsement wording for the full details of the coverage.



## Can I cancel my Liberty Ezy Plus Bundle Motorcycle - Comprehensive?

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