

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 Motorist's Companion 2?

Motorist's Companion 2 provides compensation for any bodily injury, disability or death caused solely and directly by violent accidental, external and visible means to the driver and/or passenger(s) driving, riding, boarding or alighting from the vehicle.

2 Know Your Coverage

As an illustration, for RM129.60 annually (inclusive of service tax), you will receive the following coverage:
Premium assumption: Vehicle with 5 seating capacity, Office worker, Class 1 and 30 years old

This policy **covers:**

No	Benefits	Sum Insured (RM)
1	Accidental death	20,000
2	Permanent disablement (up to)	20,000
	• Loss of use both hands or both feet	20,000
	• Loss of use sight of both eyes	20,000
	• Loss of use one hand and one foot	20,000
	• Loss of use sight of one eye and one hand or one foot	20,000
	• Loss of use one hand or one foot	10,000
	• Loss of use sight of one eye	10,000
3	Medical expenses (up to)	500
Annual Premium (RM) (before Service Tax and Stamp Duty)		
Up to 5 seating capacity (including driver)		120
Each additional seat		20

The duration of coverage is 12 months. You need to renew your policy annually.

This policy **excludes:**

- War risks;
- Suicide and insanity;
- Self-inflicted injury;
- AIDS or any related diseases or tested on an HIV / AIDS related blood test;
- Provoke murder or assault;
- Hazardous sports.

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full list of exclusions under this policy.

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

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 Motorist's Companion 2, you must pay a premium of:	
Standard Cover	RM120.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM120.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM9.60
(+) Stamp Duty	Not applicable
Total Premium Payable	RM129.60
Where this is inclusive of:	
Commission	10% of Gross Premium or RM12.00

Please note the following:

- Service tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- Stamp duty for premium not exceeding RM150 is exempted until 31/12/2028. A stamp duty of RM10 will be imposed from 1/1/2029 onwards.

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- Failure to comply with any of the policy conditions shall invalidate all claims.
- We shall have the right to examine insured person during claim and in the event of death, to make an autopsy where it is not forbidden by law.
- In the event of an accident, you must notify us with full particulars of the accident / injury within thirty (30) days after the happening of the accident.
- Cash Before Cover – The premium due must be paid and received by Liberty before cover commences. This insurance is automatically null and void if this condition is not complied with.
- Eligibility –
 - i) Vehicle owner and their authorised driver(s) who resides in Malaysia with a valid driving license.
 - ii) The driver's age must be 18 years old and above.
 - iii) Passenger aged below 15 years old is entitled to 50% of the benefits proposed.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium (if applicable).
- There will not be any refund of premium if minimum premium is paid or a claim has been made on the Policy.
- For full details of the cancellation refund, please refer to the policy wording.