

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 Insurance Plan?

Motorist's Companion Insurance provides compensation for any bodily injury caused solely and directly by violent accidental external and visible means and being the sole and direct cause of death or disablement to the driver and or passenger(s) driving or riding as passenger(s) boarding or alighting from the vehicle.

2 Know Your Coverage

As an illustration, for **RM108.00 annually (inclusive of the service tax)**, you will receive the following **Plan B*** coverage:
Premium assumption: RM20,000 Sum Insured, 4 seating capacity vehicle including driver

This policy covers:

Benefits		Plan A (RM)	Plan B* (RM)
Accidental Death (per person)		10,000	20,000
Permanent Disablement (per person)			
i	Loss of use for both hands or both feet	10,000	20,000
ii	Loss of use for sight of both eyes	10,000	20,000
iii	Loss of use for one hand and one foot	10,000	20,000
iv	Loss of use for sight of one eye and one hand or one foot	10,000	20,000
v	Loss of use for one hand or one foot	5,000	10,000
vi	Loss of use for sight of one eye	5,000	10,000
Medical Expenses		500	500
Annual Premium (RM) (before service tax and stamp duty)			
Seating Capacity (including driver)		Plan A (RM)	Plan B (RM)
4		50	100
5		60	120
6		70	-
Each additional seat		8	-

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

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

This policy excludes :	
<ul style="list-style-type: none"> • 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.	

3 Know Your Obligations

For this Motorist's Companion Insurance Plan B, you must pay a premium of:	
Standard Cover	<i>RM100.00 (annually)</i>
(+) Additional Cover	<i>Not applicable</i>
Gross Premium	<i>RM100.00</i>
You also have to pay the following fees and charges:	
(+) 8% Stamp Duty	<i>RM8.00</i>
(+) Stamp duty	<i>Not applicable</i>
Total premium payable	<i>RM108.00</i>
Where this is inclusive of:	
Commission	<i>10% of Gross Premium or RM10.00</i>

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

<ul style="list-style-type: none"> • 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. • Premium Warranty (applicable to Group Policy) – The premium due must be paid to us or our authorized agent within sixty (60) days from the inception date of the cover. • Eligibility – <ul style="list-style-type: none"> i) 18 years old and above ii) Passengers aged below 15 years old are entitled to 50% of all the benefit provided.
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.
- For full details of the cancellation refund, please refer to the policy wording.