

# 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 PA Care Plan?

PA Care Plan 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 insured. This policy provides 24 hours worldwide coverage.

## 2 Know Your Coverage

**As an illustration, for RM27.00 annually (inclusive of service tax), you will receive the following Plan B\* coverage:**  
Premium assumption: RM12,000 Sum Insured, Class 1 and 30 years old.

This policy **covers**:

| Benefits   | Sum Insured (RM) |         |
|--|------------------|---------|
|  | Plan A           | Plan B* |
| Accidental Death   | 8,000            | 12,000  |
| Permanent Disablement (up to)                                  | 8,000            | 12,000  |
| Funeral Expenses due to accidental death                       | 500              | 1,000   |
| <b>Annual Premium (RM) (before service tax and stamp duty)</b> | 15               | 25      |

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



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



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### 3 Know Your Obligations

| For this PA Care Plan insurance policy Plan B, you must pay a premium of: |                                |
|---|--------------------------------|
| Standard Cover  | RM25.00 (annually)             |
| (+) Additional Cover  | Not applicable                 |
| <b>Gross Premium</b>  | <b>RM25.00</b>                 |
| You also have to pay the following fees and charges:                      |                                |
| (+) 8% Service Tax  | RM2.00                         |
| (+) Stamp Duty  | Not applicable                 |
| <b>Total Premium Payable</b>  | <b>RM27.00</b>                 |
| Where this is inclusive of:   |                                |
| Commission  | 25% of gross premium or RM6.25 |

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) Malaysian citizen, Permanent Resident, or foreign residents/ foreign nationals with valid Work Permit/ Employment Pass or otherwise legally employed in Malaysia.
  - ii) Ages between 16 years old to 75 years. Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance policy.
- Classifications of occupation:
  - (a) Class 1 – Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.
  - (b) Class 2 – Professions and occupations involving manual work only occasionally when supervising workmen.
  - (c) Class 3 – Professions and occupations involving manual work.

**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.