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.

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



General Line 03 2268 3333



Customer Service Hotline

1 300 88 8990



customer@libertyinsurance.com.my



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

A PIDM member

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	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).
- 3 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.

Occupation		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
		Individual & Children	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				