

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 Perfect Rider Plus?

Perfect Rider Plus covers the Insured, driver and/or passengers in the event of bodily injury caused by accidental means resulting in death or disablement while driving or riding, boarding or alighting from the vehicle named in the policy.

2 Know Your Coverage

As an illustration, for **RM126.35 annually (inclusive of service tax)**, you will receive the following **Plan A*** coverage:
Premium assumption: RM30,000 Sum Insured, a driver and up to 4 passengers in private vehicle.

This policy covers:

No.	Benefits	Sum Insured (RM)			
		Plan 88	Plan A*	Plan B	Plan C
1	Accidental Death (per person)	15,000	30,000	75,000	120,000
2	Permanent Disablement (per person)	15,000	30,000	75,000	120,000
3	a) Medical Expenses (per person)	1,500 per accident	2,000 per accident	3,000 per accident	4,000 per accident
	b) Corrective Dental and/or Cosmetic Surgery (per person)				
	c) Ambulance Fees (per person)				
4	Hospital Income (per person, up to maximum 60 days per year)	30 per day	50 per day	75 per day	100 per day
5	Bereavement Allowance (per person).	750	750	750	750
6	Compassionate Flood Expenses (any one incident / any one period of insurance)	1,500	1,500	1,500	1,500
7	Outstanding Credit Card Balance (applicable for Insured only, up to maximum)	300	500	1,000	1,500
8	Double Indemnity During A National Public Holiday in Malaysia (per person)	30,000	60,000	150,000	240,000
9	Vehicle Breakdown Assistance and Towing Service Within Malaysia (per incident) - Including Unlimited Toll Charges	up to 600 km roundtrip	unlimited	unlimited	unlimited
10	Car Replacement Expenses (up to RM150 per day, maximum per incident)	450	600	750	900
11	Compassionate Allowance for Vehicle Total Loss due to Vehicle Collision or Theft.	6,000	8,000	12,000	18,000
12	Taxi and Car Rental Expenses	Not applicable	60	60	60
	i) Taxi Expenses (Maximum per incident)				
	ii) Car Rental Expenses up to RM150 per day (Maximum per incident)	Not applicable	400	400	400
13	Hotel Accommodation Expenses for vehicle breakdown in Malaysia up to RM150 per night (Maximum per incident and limited to 3 reimbursements a year)	Not applicable	400	400	400
14	Hotel Accommodation Expenses for vehicle breakdown in Singapore up to RM150 per night. (Maximum per incident and limited to 3 reimbursements a year)	Not applicable	300	300	300
15	Referral Assistance Program Within Malaysia	Not applicable	Included	Included	Included

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

No.	Benefits	Sum Insured (RM)			
		Plan 88	Plan A*	Plan B	Plan C
16	Compassionate Cover For Smash And Grab				
	i) Window and/or Windscreen Broken ii) Loss or Damage to Personal Effects and/or Loss of Cash	1,000 500	1,000 500	1,000 500	1,000 500
17	Car Loan Protection	5,000	5,000	5,000	5,000
18	International Assistance	Included	Included	Included	Included
Annual Premium (RM) (before service tax and stamp duty)					
Private Vehicle		Plan 88	Plan A*	Plan B	Plan C
Driver and up to 4 passengers		83.02	130.00	230.00	330.00
Each additional passenger		8.00	12.00	23.00	35.00

Note: This list is **non-exhaustive**. Please refer to the policy wording and brochure for the full list of benefits and coverage.

The duration of coverage is 12 months. You need to renew your cover annually unless you sign up an auto-renewal payment instruction to renew automatically, subject to the terms and conditions.

This policy excludes:

- If you or your authorised driver is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that you or your authorised driver is incapable of having proper control of the vehicle;
- While the named vehicle is used for illegal activities or as an unlicensed carrier;
- If you or your authorised driver does not have a valid driving licence to drive the vehicle. This will not apply if you or your authorised driver has an expired licence but is not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations;
- Loss, damage or liability to/by the vehicle named in the policy during the breakdown assistance and towing service;
- While the Insured and/or Insured Person is participating in a brawl or strike, riot, civil commotion or demonstration.

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 Perfect Rider Plus Plan A, you must pay a premium of:	
Standard Cover	RM130.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM130.00
You are entitled for the:	
(-) Rebate	10% of Gross Premium or RM13.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM9.36
(+) Stamp Duty	Not applicable
Total Premium Payable	RM126.35

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 fourteen (14) days after the happening of the accident.
- Territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam unless specified otherwise under the respective benefits covered in this Policy.
- 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 – Insured aged 17 years old and above. Insured aged 17 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance policy.

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.