

# PRODUCT DISCLOSURE SHEET for Perfect Rider Plus Insurance

**IMPORTANT NOTE:** Please read this Product Disclosure Sheet before you decide to take out the Perfect Rider Plus Insurance Policy. Be sure to also read the general terms and conditions.

## 1. What is this product about?

This policy 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.

This policy also extends the cover to the Insured (Policyholder) 24 hours worldwide irrespective of whether the Insured is in the vehicle as named in the policy against death or permanent disablement caused by accidental means. If the Named Vehicle is registered under Association/Corporation/Company, the Named Vehicle owner as the Policy owner may nominate a person to be covered under this extended coverage/benefit.

Vehicle Breakdown Assistance and Towing Service shall be rendered in Malaysia only. Towing limit is covered up to 600km round trip / unlimited distance based on plan selected. Unlimited toll charges during a towing are covered.

In addition, this product also offers International Assistance Benefit. In the event of vehicle breakdown involving the Named Vehicle while in the Republic of Singapore, Negara Brunei Darussalam or Thailand (within 60 kilometres from the Malaysian border), the Insured/driver is entitled to free breakdown towing services to the nearest workshop chosen by the Company or its assigned service providers within the Republic of Singapore, Negara Brunei Darussalam or Thailand. The Insured/driver of the Named Vehicle must call 03-2268 5655 (charges apply) to request for assistance. Expenses incurred for repatriation of the Named Vehicle to the Malaysian border shall be borne by the Insured/driver.

Eligibility – Private vehicle owners aged 17 years and above.

*Note:*

- i) Round trip is defined as a trip by the tow truck from its starting location to the scene of the incident, then towing your vehicle to our designated approved repairer requested by you or your authorised driver or to a safe place of storage, then the tow truck's return trip to its starting location.
- ii) If the towing trip exceeds the mileage limit as stated above, additional costs will be borne by you or your authorised driver based on the prevailing market rates for towing.

## 2. What are the covers/benefits provided?

Please refer to Table of Benefits in the product brochure.

Duration of cover is generally 1 year. 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.

## 3. How much premium do I have to pay?

The premium that you have to pay may vary depending on your selected plan. There are 4 plans with premium of RM83.02 (Plan 88), RM130.00 (Plan A), RM230.00 (Plan B) and RM330.00 (Plan C), covering a driver and up to 4 passengers. Additional premium is applicable for each additional passenger.

*Note: Premiums stated are before the Service Tax at the prevailing rate as imposed by the Government of Malaysia and excludes Stamp Duty of RM10.00.*

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(Service Tax Registration No.: B16-1808-31015443)

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)).



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#### 4. What are the fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Service tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Stamp duty	RM10.00
Agent's commission or where there is an intermediary involved	10% of the premium

#### 5. What are some of the key terms and conditions that I should be aware of?

- (i) Importance of Disclosure – STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licenced insurer when answering any questions which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) Compliance on Motor Insurance Cover – This policy will automatically become null and void if the named vehicle as specified in the schedule is no longer insured under a private vehicle motor policy.
- (iii) Passengers of all ages are covered.
- (iv) Territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam unless specified otherwise under the respective benefits covered in this Policy.
- (v) Special Provisions  
In the event that the actual number of passengers exceeds the number stated in the policy schedule, the Company's limit of liability per person under all benefits, except Benefit 6, 7, 9 to 14, 16 and 17 as specified in the brochure/policy, will be reduced by the ratio of the actual number of passengers to that of the number of passengers declared. The limitation shall not apply to the driver.
- (vi) Two Or More Policies – If at the time of any claim under Benefit 3, 6, 7, Benefit 10 to 14, there shall be any other insurances whether with Liberty General or other insurance companies covering the same risk or any part thereof, Liberty General shall not be liable for more than its rateable proportion thereof.
- (vii) 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.
- (viii) International Assistance - This benefit will not cover:
  - the Named Vehicle in any remote area or on an unpaved road surface or on a road that is not a gazetted road e.g. estate, plantation, jungle, basement and roof top parking area.
  - Towing or breakdown assistance due to natural catastrophic events or Act of God such as earthquake, flood, typhoon and windstorm.
  - Towing of the Named Vehicle due to motor vehicle accident.
  - Special towing and/or special equipment is required during the course of providing the towing services for the Named Vehicle which, based on the Company's or its assigned service provider's reasonable assessment, are deemed high risk and/or reasonably impracticable, e.g. when the car or car tyre falls into the drain or river.

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

#### 6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Pre-existing conditions;
- 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;
- Suicide and any attempt thereat;
- 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;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- 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 contract for the full list of exclusions under this policy.*

**7. Can I cancel my policy and how do I cancel it?**

You may cancel your policy by giving 14 days' written notice to Liberty General. We will retain the premium according to the short-period table for the period the policy has been in force and refund to you the unexpired portion of the policy period, provided no claim has been made during the period of insurance.

**8. What do I need to do if there are changes to my contact/personal details?**

It is important that you inform us of any change in your life profile including your occupation and personal pursuits, which would affect your risk profile.

**9. Where can I get further information?**

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance' available at all our branches, or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Liberty General Insurance Berhad**

Liberty Insurance Tower,  
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Website : [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**10. Other type of Similar Insurance Cover Available**

AmDrive Plus

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Liberty General Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 07/04/2025 and will be valid until the next periodical review.