

<b>PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT</b> (Please read this Product Disclosure Sheet before you decide to take up a <b>Supreme Worker PA Plan</b> . Be sure to also read the general terms and conditions stated in the policy).	<b>Our Ref :</b> Name of Financial Service Provider : <b>Liberty Insurance Berhad</b> Name of Product : <b>Supreme Worker PA Plan</b> Date : <b>01-11-2020</b>
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### **Consumer Insurance Contract**

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

### **Non-Consumer Insurance Contract**

Pursuant to **Paragraph 4(1) of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance **for a purpose related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

#### **1. What is this product about?**

This product is a top up personal accident coverage for foreign workers in addition to the compulsory insurance protection required under the Social Security Organisation (SOCSO). This policy provides 24 hours coverage within Malaysia only.

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

##### **Benefit Table**

No	BENEFITS	Sum Insured (RM)	
		Basic	Comprehensive
1	Accidental Death	15,000	20,000
2	Permanent Disablement (up to)	15,000	20,000
3	Repatriation Expenses (with deductible limit of RM6,000)	3,000	5,000
4	Remittance charges recovery (up to)	300	300
5	Bereavement Allowance due to Accidental Death	1,000	1,200
6	Medical Expenses due to Accident (up to)	750	1,000
7	Reimbursement for wheelchair or prosthetics	Not Applicable	1,000

Duration for cover is One year. You will need to renew the insurance plan annually.

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

Premium and Plan	Basic (RM)	Comprehensive (RM)
Premium*	30.00	50.00

Note : Insured's age should be 18 years up to 60 years only. Renewable age up to 65 only.  
This premium amount is inclusive of Service Tax and Commissions.

#### **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
Commissions paid to the insurance agent	25%
Stamp duty	RM10.00
Service Tax	6%

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

Some of the key terms and conditions that you should be aware of are:

- a) **Duty of disclosure** - You must disclose all the material facts such as your occupation and your personal pursuits, which would affect the risk profile.
- b) The **coverage solely for accidental loss** as printed in the policy.
- c) **Benefits will be payable** if death or permanent disablement occurs within 12 months from the date of accident.
- d) **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.
- e) **Notice of Claims** - If an accident occurs which gives rise to a claim, you shall notify us within 30 days of the accident.

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

This policy does not cover:

- a) War risks;
- b) Suicide and insanity;
- c) Self inflicted injury;
- d) AIDS or any related diseases or tested on an HIV / AIDS related blood test;
- e) Provoke murder or assault;
- f) Hazardous sports.

*(Note: This list is non-exhaustive. Please refer to the policy 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 written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of the insurance.

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

It is important that you inform our company of any changes to your profile, including your occupation and personal pursuits, which would affect the risk profile.

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

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

If you have any enquiries, please contact us at:

**Customer Complaints Unit /Unit Aduan Pelanggan**

**Liberty Insurance Berhad**

Ground Floor, Menara Liberty, 1008, Jalan Sultan Ismail,  
50250 Kuala Lumpur.

Tel. No.: 03-2619 9000 (G/L) or 1-300-888-990

Fax No.: 03-2693 0111

E-mail: [customercare@libertyinsurance.com.my](mailto:customercare@libertyinsurance.com.my)

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

**10. Other type of Personal Accident Cover available**

If you are interested to find out whether there is any similar types of insurance cover, you may contact us or refer to our insurance agents.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU ARE ADVISED TO 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.**

The information provided in this disclosure sheet is valid as at November, 2020.