

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel 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 Travel Group Personal Accident Insurance?

Travel Group Personal Accident Insurance provides compensation or reimbursement to an Insured Person for accidental death or permanent disablement, and for travel inconvenience expenses incurred as specified in the policy schedule during domestic and/or overseas travel.

2 Know Your Coverage

As an illustration, for **RM120.00** [annually], you will receive the following insurance **coverage** with Sum Insured of **RM500,000** under Corporate Plan (Regional & Asia) for 1 insured person:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> • Personal Accident Benefit • Medical Expenses • Post Hospitalization (Overseas) • Hospital Confinement – Cash Benefit (Overseas) • Double Hospital Confinement Benefit in ICU – Cash Benefit (Overseas) • Emergency Medical Evacuation (Overseas) • Repatriation of Mortal Remains (Overseas) • Compassionate Visit (Overseas) • Trip Cancellation • Trip Curtailment • Travel Delay/Flight Delay • Missed Departure • Baggage Delay • Loss of Baggage & Personal Effects • Damage or Loss of Laptop Computer • Loss of Travel Documents • Loss of Personal Money • Legal Fees • Personal Liability • Credit Card Indemnity • Child Education Fund • Loss of Deposit or Payment due to Insolvency of Airlines • Hijacking or Terrorism • 24-Hour Worldwide Travel Assist • Evacuation & Repatriation (Domestic) • Personal Computer (Domestic) • Golf Equipment (Domestic) 	<ul style="list-style-type: none"> • Loss due to willful, malicious or unlawful act or negligence, any act of a foreign enemy, civil war, invasion, revolution, insurrection use of military power or usurpation of government or military power. • Nuclear reaction or radiation or radioactive contamination. • Hunting, riding or driving in any kind of race. • Participating in any professional sports or in any sport. • Pregnancy or childbirth. • Suicide or attempted suicide or intentional self-injury or provoked assault or intoxication or drugs. • Mental and nervous disorders. • Acquired Immune Deficient Syndrome (AIDS) or Human Immune Deficiency Virus (HIV).

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full details under this policy.

The duration of coverage is 1 year. You need to renew your policy annually.

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
1 800 88 8121



Visit us at
www.libertyinsurance.com.my



Email us at
customer@libertyinsurance.com.my



Scan the
QR Code above

3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	RM120.00 (annually)
(+) Additional Cover	Not Applicable
Gross Premium	RM120.00 (annually)
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM9.60
(+) Stamp Duty	RM10.00
Total Premium Payable	RM139.60 (annually)
Where this is inclusive of:	
Commission	25% of Gross Premium or RM30.00
Note:	
<ul style="list-style-type: none"> This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Liberty General Insurance Berhad. The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia. 	

4 Other Key Terms

<ul style="list-style-type: none"> Duty of Disclosure: You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your insurance and loss history. You must disclose all relevant facts truthfully and completely in your insurance application form. Change of risk: You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy. Claim: You must notify us of a claim within 14 days of the incident, or as soon as practicable if delay is unavoidable. Benefits for expenses (such as medical costs) are paid on a reimbursement basis, if you hold multiple policies, the total paid will not exceed the actual loss.
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?

- This policy can only be cancelled by the insured of the policy.
- The insured may cancel this Master Policy at any time by written notice delivered or mailed to Liberty General Insurance Berhad. The refund premium, if any, shall be calculated in accordance with the applicable percentage indicated in the policy provision, subject to customary minimum premium provided in the policy schedule.