

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 UOB PRVI Miles Elite World Mastercard / UOB PRIV Miles Elite World Mastercard Card Group Travel Personal Accident?

UOB PRVI Miles Elite World Mastercard / UOB PRIV Miles Elite World Mastercard Card Group Travel Personal Accident policy 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, when traveling outside the Country of Residence.

2 Know Your Coverage

This policy covers:

Benefits	Sum Insured per person (RM)
Part A – Personal Accident	
Accidental Death & Permanent Disablement	Up to RM 300,000 (per life)
Part B – Overseas Medical & Travel Inconvenience	
Section 1: Overseas Medical Expenses - Limit for any one occurrence - Limit per annum	RM 100,000 RM 100,000
Section 2: Trip Cancellation - Limit for any one occurrence - Limit per annum - Maximum limit of liability	RM 16,000 RM 32,000 RM 1,000,000
Section 3: Emergency Medical Evacuation	Up to RM 100,000
Section 4: Compassionate Visit	Up to RM 5,000
Section 5: Missed Flight Connection (4 hours) - Individual - Aggregate of any one family	(Overseas / Inbound arrived back to Malaysia) Up to RM 2,500 Up to RM 5,000
Section 6: Flight Delay (4 hours) - Individual - Aggregate of any one family	(Overseas / Inbound arrived back to Malaysia) Up to RM 2,500 Up to RM 5,000
Section 7: Baggage Delay (6 hours) - Individual - Aggregate of any one family	Overseas: Up to RM2,500 / Inbound: Up to RM500 Overseas: Up to RM5,000 / Inbound: Up to RM1,000
Section 8: Baggage Loss (24 hours) - Individual - Aggregate of any one family Baggage Damage - Individual - Aggregate of any one family	Overseas: Up to RM12,000 / Inbound: Up to RM1,000 Overseas: Up to RM24,000 / Inbound: Up to RM2,000 (Overseas / Inbound arrived back to Malaysia) Up to RM500 Up to RM1,000
Section 9: Travel Assist	Yes
Territorial Limit	Worldwide
Aggregate Limit of Liability - Part A and Part B / per occurrence	RM50,000,000

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

Part C – Other Benefits	
Section 1: Home Away Contents - Limit Any one item - Limit per Annum/ In Aggregate	RM 7,500 RM 15,000
Section 2: Wallet Guard - limit per any one occurrence	Up to RM 500
Section 3: - Cash Relief Allowance due to Communicable Disease require quarantine by law (Deductible: 2 days)	RM 100 per day, up to RM 500 (Limits stated are Per Cardmember)
Section 4: - Daily Hospital Income Benefit - due to any Communicable Disease or its Complications	RM 100 per day, up to RM 1,400 (Limits stated are Per Cardmember)
Part D – Purchase Protection	
- Limit for non-delivery item - Limit for Accidental loss or Damage/ for any one item - Limit per occurrence (for all Personal Property) - Limit per Annum / In Aggregate - Maximum of Liability	RM 2,000 RM 10,000 RM 25,000 RM 75,000 RM 1,000,000

This policy **excludes**:

Loss due to

- | | |
|--|---|
| <ul style="list-style-type: none"> • war • military duty • suicide • certain sports • aviation (other than fare-paying passengers) • illegal acts • riding/driving without a valid license • intoxication • nuclear reactions • venereal diseases • congenital conditions • geriatric/psychiatric conditions | <ul style="list-style-type: none"> • pregnancy-related conditions • acupuncture • pre-existing medical conditions • illnesses • diseases • bacterial/viral infections (except certain cases) • travel contrary to medical advice • claims recoverable under other insurance • injuries/illnesses after 30 days of the journey • HIV/AIDS-related conditions • and losses/expenses related to Cuba or designated entities violating trade sanctions or regulations. |
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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.

3 Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:

The benefits and the cover provided here are under a master policy taken up by the credit card issuance bank for the benefit of each cardholder and the premium is paid by United Overseas Bank (Malaysia) Berhad.

You also have to pay the following fees and charges:

Stamp Duty	<i>RM10.00</i> (To be borne by United Overseas Bank (Malaysia) Berhad)
Commission	<i>Not Applicable</i>
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia

Note: 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.

4 Other Key Terms

- **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.
- To be covered and receive benefits under this Overseas Travel Personal Accident Policy, the Cardholder/Cardmember must charge the full fare of each trip or journey to the credit card(s) listed in the master policy. Coverage is subject to all other terms and conditions.

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?

- The coverage under this policy is under a master policy where United Overseas Bank (Malaysia) Berhad (UOB) is the policyholder who paid the premium. The policy can only be cancelled by the policyholder. The policyholder may cancel this Master Policy at any time by written notice delivered or mailed to Liberty General Insurance Berhad.
- As an individual credit cardholder, you cannot cancel the policy.