

# 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 Visa Infinite Metal Card Group Travel Personal Accident?

UOB Visa Infinite Metal 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:

Item	Benefits	Sum insured (RM)		
		Principal / Supplementary cardholder	Spouse (50%)	Child (5%)
<b>Part 1: Sign and Fly</b>				
<b>Section 1: Common Carrier Travel Accident</b>				
Travel accident insurance: Accidental death and Permanent Disablement		Up to RM1.0 million	Up to RM500,000	Up to RM50,000
Territorial Limit		Per Conveyance Limit: RM30.0 million		
		Worldwide		
<b>Section 2: Travel Inconvenience</b>				
2.2.1 Flight delay (6 consecutive hours)		Up to RM2,000	Up to RM2,000 (In the Aggregate, any one family)	
2.2.2 Missed flight connection (6 consecutive hours)				
2.2.3 Baggage delay (6 consecutive hours)				
2.2.4 Baggage loss (within 48 hours of arrival)		Up to RM4,000	Up to RM4,000 (In the Aggregate, any one family)	
2.2.5 Baggage damage (within 24 hours of discovery)		Up to RM2,000	Up to RM2,000 (In the Aggregate, any one family)	
<b>Part 2: Purchase Protection Plan</b>				
Any One Occurrence Deductible: 50% of loss amount		RM50,000 (Any One Occurrence)	RM100,000 (in Aggregate, per card)	

This policy **excludes**:

Loss due to

- war
- nuclear reaction
- riot
- any act of terrorism
- the Insured Person
  - engaging in air/ water / land travel except as a fare paying passenger;
  - engaging in a criminal act;
  - committing suicide or intentional self – injury (whether felonious or not) or any attempt thereat while sane or insane.
- confiscation, detention, destruction by customs or public authorities, of objects that are worn on the body which have inclusions of precious metals, precious stones or semi-precious stones.
- service for:-
  - any loss, injury, damage, or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and
  - any loss, injury, damage, or legal liability suffered or sustained directly and indirectly by an insured person if that insured person is :
    - a terrorist;
    - a member of a terrorist organization;
    - a narcotics trafficker; or
    - a purveyor of nuclear, chemical or biological weapons.

**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](http://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](http://www.libertyinsurance.com.my)



Email us at  
[customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)



Scan the  
QR Code above

### 3 Know Your Obligations

<b>For this insurance based on the illustration, you must pay a premium of:</b>	
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.	
<b>You also have to pay the following fees and charges:</b>	
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
<b>Note:</b> 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.