

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor 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 Commercial Vehicle 365 Plan?

Commercial Vehicle 365 Plan is an additional package with an additional premium that could only be purchased with commercial vehicle comprehensive products offered by us. This package provides compensation in the event of loss or damage to your authorised driver and/or attendant's injuries, disability or death caused solely by accidental, violent, external and visible.

2 Know Your Coverage

As an illustration, for **RM378.00** annually (inclusive of service tax), you will receive the following **C Permit Plan 3*** coverage:

Your Commercial Vehicle 365 Plan packages covers:

No	Benefits	Plan 1	Plan 2	Plan 3*
1	Accidental death	Not applicable	RM20,000	RM50,000
2	Permanent disablement	Not applicable	Up to RM20,000	Up to RM50,000
3	Medical expenses due to accident	Not applicable		Up to RM1,000
4	Flood relief allowance			RM5,000
5	Compassionate allowance for total loss of vehicle / theft (CALV)			Up to RM2,000
6	Vehicle breakdown assistance & towing service (Vehicle age 15 years and below; 8,000kg and below)			Up to 150km
Annual Premium (Before Service Tax)				
A Permit		RM160	RM270	RM450
C Permit		RM140	RM220	RM350

Note: Benefits 1 to 3 applicable to one (1) driver and/or one (1) attendant only.

Your motor package excludes*:

- Applicable for benefits 1 and 2:
 - suicide or any attempt threat (sane or insane).
 - the vehicle is used for illegal business pursuit as an unlicensed common carrier
- Applicable for benefit 6:
 - service outside the territorial limits stated.
 - cost of repair or replacement of parts and components in the workshop or service center.

**This list is non-exhaustive. Please refer to the endorsement wording for the full details of the exclusions under this package.*

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 3833



Visit us at
www.kurnia.com



Email us at
customer@kurnia.com



Scan the
QR Code above

3 Know Your Obligations

For this Commercial Vehicle 365 Plan C Permit Plan 3 package, you must pay a premium of:	
Gross Premium	RM350.00
(+) 8% Service Tax	RM28.00
(+) Stamp Duty	Not applicable
Total Premium Payable	RM378.00
Where this is inclusive of:	
Commission	10% of Gross Premium or RM35.00

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- This premium is valid as at 01/11/2025.

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is one (1) year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	No additional stamp duty is applicable and this package can only be purchased with the commercial vehicle comprehensive product.
D	Coverage is up to two (2) insured persons (the driver and/or one (1) attendant).
E	In the event of an accident, you should notify us the soonest possible. You may do so by: <ul style="list-style-type: none">• Report to the police for all incidents. For a road accident, you have to report to the police within twenty-four (24) hours.• Notify us in writing within seven (7) days after the incident. Complete the claim form in full and return it to us with the related documents within twenty-one (21) days from your notification's date.• Please download the Kurnia One Touch App to reach us or dial 1 800 88 3833 for assistance.
F	Any claim under this package benefits will not affect the NCD entitlement, and no excess will apply.
G	Reinstatement is not allowed for the benefits provided. The Commercial Vehicle 365 Plan can be purchased again upon renewal of the commercial vehicle comprehensive product.
H	Please refer to the Commercial Vehicle 365 Plan endorsement wording for the full details of the coverage.

Can I cancel my Commercial Vehicle 365 Plan?

- Yes. You may cancel your Commercial Vehicle 365 Plan at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the Commercial Vehicle 365 Plan premium if no prior claim was incurred.
- For full details of the cancellation, please refer to the motor policy wording.