

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 TPFT?

Commercial Vehicle 365 Plan TPFT is an additional package with an additional premium that could only be purchased with commercial vehicle third party, fire and theft 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 **RM226.80** annually (inclusive of service tax) for **C Permit**, you will receive the following coverage:

Your Commercial Vehicle 365 Plan TPFT packages covers:

No	Benefits	Sum Insured
1	Accidental death	RM50,000
2	Permanent disablement	Up to RM50,000
3	Medical expenses due to accident	Up to RM500
4	Ambulance fees	Up to RM300
5	Compassionate allowance for total loss of vehicle (CALV) / theft	Up to RM1,000
6	Tools of trade, trade stock or materials damaged in accident or stolen in vehicle	Up to RM1,000
7	Misfuelling	Up to RM500
Annual Premium (Before Service Tax)		
A Permit		RM310
C Permit		RM210

Note: Benefits 1 to 4 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.

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

3 Know Your Obligations

For this Commercial Vehicle 365 Plan TPFT (C Permit) package, you must pay a premium of:

Gross Premium	RM210.00
(+) 8% Service Tax	RM16.80
(+) Stamp Duty	Not applicable
Total Premium Payable	RM226.80
Where this is inclusive of:	
Commission	10% of Gross Premium or RM21.00

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.

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

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 third party, fire and theft 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 TPFT can be purchased again upon renewal of the commercial vehicle third party, fire and theft product.
H	Please refer to the Commercial Vehicle 365 Plan TPFT endorsement wording for the full details of the coverage.

Can I cancel my Commercial Vehicle 365 Plan TPFT?

- Yes. You may cancel your Commercial Vehicle 365 Plan TPFT 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 TPFT premium if no prior claim was incurred.
- For full details of the cancellation, please refer to the motor policy wording.