

## PRODUCT DISCLOSURE SHEET for Group Personal Accident Insurance

**IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Group Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.**

**1. What is this product about?**

This product covers an Insured Person against bodily injury caused solely and directly by accidental, violent, external and visible means.

**2. What are the covers/benefits provided?**

This product covers:

**Benefit A** Accidental Death

**Benefit B** Permanent Disablement

**Benefit C1** Temporary Total Disablement

**Benefit C2** Temporary Partial Disablement

**Benefit D** Medical Expenses – (Optional)

} Only applicable to Insured Person who are gainfully employed (Optional)

Other benefits may vary in view of Insured's requirement.

Duration of cover is 1 year.

Covers 24 hours. Territorial Limit is Worldwide.

You need to renew your insurance cover annually.

Note: Please refer to the Table of Benefit (Description of Disablement) for death and disablement in the sample policy contract.

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)).

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the benefits, sum insured required and underwriting requirements.

	Sum Insured (RM)	Premium (RM)
Accidental Death/Permanent Disablement :	_____	_____
Temporary Total Disablement :	_____	_____
Temporary Partial Disablement :	_____	_____
Medical Expenses :	_____	_____
Other Benefits :	_____	_____
The total premium that you have to pay is	_____	_____

**4. What are the fees and charges that I have to pay?**

The fees and charges that you will have to pay are:

Type	Amount
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Stamp Duty	RM10.00
Agent's commission or where there is an intermediary involved	25% of the premium

**5. What are some of the key terms and conditions that I should be aware of?**

- (i) Importance of Disclosure – STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make misrepresentation to the licensed insurer when answering any questions which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) The Company shall have the right to examine Insured Person during claim and in the event of death, to make an autopsy where it is not forbidden by law.
- (iii) Upon any accident that is likely to give rise to a claim under this policy, you must notify the Company with full particulars of the accident / injury within 14 days after the accident.
- (iv) Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance Policy.

**Liberty General Insurance Berhad 197801007153 (44191-P)**  
**Formerly known as AmGeneral Insurance Berhad**

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**Tel:** +603 2268 3333 **Website:** [www.kurnia.com](http://www.kurnia.com)  
(Service Tax Registration No.: B16-1808-31015443)

- (v) Premium Warranty - The premium due must be paid and received by the insurer within sixty (60) days from the inception date of this policy/endorsement/renewal certificate. Failure to pay the premium within this period, the contract is automatically cancelled and AmGeneral is entitled to the pro rata premium on the period you have been on risk.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

**6. What are the major exclusions under this policy?**

This policy does not cover death or disablement caused by or due to:

- Suicide (whether felonious or not) or any attempt thereat or self-injury, venereal disease or insanity, the effects or influence (temporary or otherwise) of alcohol or of drugs not prescribed by a medical practitioner, the committing or attempt to commit any unlawful act;
- The Insured Person flying or travelling in an aircraft otherwise than as fare paying passenger in a licensed passenger carrier on a scheduled domestic or international route;
- The Insured Person engaging in water-skiing, underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating on ropes or guides, parachuting, hang-gliding, sky-diving, professional sports or games, martial arts, horse-riding, wrestling, boxing, racing of any kind other than on foot;
- Any pre-existing physical defect or infirmity, fits of any kind, any form of disease, illness, virus, infection or parasites;
- War risks;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
- Terrorism;

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

**7. Can I cancel my policy and how do I cancel it?**

You may cancel your policy at any time by giving 7 days written notice to us. Upon cancellation, you are entitled to a refund of the premium based on short period rates\* for the policy period which has been in force. Any minimum premium paid under this policy is not refundable.

**\*Short-Period Rates Table**

Period Not Exceeding	Refund of Annual Premium
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches, or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Liberty General Insurance Berhad**

Liberty Insurance Tower,  
 CT9, Pavilion Damansara Heights,  
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 Pusat Bandar Damansara,  
 50490 Kuala Lumpur  
 Toll Free : 1 800 88 3833  
 E-mail : [customer@kurnia.com](mailto:customer@kurnia.com)  
 Website : [www.kurnia.com](http://www.kurnia.com)

**10. Other types of Similar Insurance Cover Available**

Please refer to our website at [www.kurnia.com](http://www.kurnia.com).

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Liberty General Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01/03/2024 and will be valid until the next periodical review.