

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 Group Personal Accident?

Group Personal Accident provides compensation in the event of injuries, disability or death caused solely and directly by accidental, violent, external and visible means. This product covers:

- Death due to Accident.
- Permanent Disablement.
- Medical Expenses (Optional).
- Weekly Benefits (Optional).
 - Temporary Total Disablement – Only applicable to Insured Person who are gainfully employed.
 - Temporary Partial Disablement – Only applicable to Insured Person who are gainfully employed.

2 Know Your Coverage

As an illustration, for RM250.00 [annually], you will receive the following insurance coverage for 5 insured persons:

This policy covers :	This policy excludes :
<p>Benefits/ Sum Insured (for each insured person)</p> <ul style="list-style-type: none"> • Death due to Accident – RM50,000 • Permanent Disablement – RM50,000 • Medical Expenses – RM2,500 • Weekly Benefits <ul style="list-style-type: none"> – Temporary Total Disablement – RM200 per week – Temporary Partial Disablement – RM100 per week 	<ul style="list-style-type: none"> • War related risks • Suicide or any attempt thereat • Self-inflicted injury • Travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route • Pre-existing conditions, disease and sickness of any kind • Committing or attempting to commit any unlawful act • Influence of alcohol or drugs not prescribed by a registered medical practitioner • Professional sports, water-skiing, martial arts, racing of any kind other than on foot, mountaineering involving the use of ropes or guides or use of woodworking machinery driven by mechanical power • Acquired Immune Syndrome (AIDS) or Aids Related Complex (ARC).
<p>Note: This list is non-exhaustive. Please refer to the policy wording for the full details under this policy.</p>	
<p>The duration of coverage is 1 year. You need to renew your policy annually.</p>	

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 policy coverage, you can:



Call us at
1800 88 3833



Visit us at
www.kurnia.com



Email us at
customer@kurnia.com



Scan the
QR Code above

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Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	RM250.00 (annually)
(+) Additional Cover	Not Applicable
Gross Premium	RM250.00 (annually)
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM20.00
(+) Stamp Duty	RM10.00
Total Premium Payable	RM280.00 (annually)
Where this is inclusive of:	
Commission	25% of Gross Premium or RM62.50
Note:	
<ul style="list-style-type: none"> 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. The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia. 	

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Other Key Terms

<ul style="list-style-type: none"> 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. Premium: The premium due must be paid and received by Liberty General Insurance Berhad within 60 days from the inception date of the policy. Failing which policy is automatically cancelled and we are entitled to the pro rata premium on the period we have been on risk. 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. Eligibility: <ul style="list-style-type: none"> Insured Person must be a Malaysian or foreigner who has a valid work permit, student permit or permanent resident status. Age limit: 16 years old to 65 years old unless stated as otherwise in the Policy.
Note: This list is non-exhaustive . You should refer to the policy for the full list of terms and conditions.

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Can I cancel my policy?

- Yes. You may cancel your policy by giving 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.
- There may not be any refund of premium if only minimum premium is paid or a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.