

## PRODUCT DISCLOSURE SHEET for Traveller's Personal Accident Insurance

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

### 1. What is this product about?

This policy covers you against death or disablement caused by accidental violent external and visible means while travelling within Malaysia or overseas for holidays or business trips.

Eligibility – Insured Person must be a Malaysian, Permanent Resident or Work Permit Holder in Malaysia aged 30 days up to 70 years old.

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

Please refer to schedule of benefits in the brochure. Duration of cover ranging from 1 day to maximum 180 consecutive days per trip. Subject always to the policy terms and conditions.

If the journey as declared and covered in this policy is delayed through no act or omission of yours, this insurance is automatically extended for a maximum period of 30 days without additional premium.

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 premium that you have to pay varies depending on the proposed sum insured and duration of travel and payment must be cash before cover basis. You may refer to the brochure for premium details.

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

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

Type	Amount
<b>Service Tax (applicable for travel within Malaysia only)</b>	Subject to the prevailing rate as imposed by the Government of Malaysia
<b>Stamp duty</b>	RM10.00
<b>Agent's commission or where there is an intermediary involved</b>	25% of the premium

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

Importance of Disclosure

- (i) 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 a misrepresentation to the licensed insurer when answering any question 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) Compliance with policy conditions – failure to comply with any of the policy conditions shall invalidate all claims.
- (iii) You can only be covered under one policy in respect of this insurance.
- (iv) 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 21 days of the bodily injury.
- (v) 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.

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

This policy does not cover certain losses, such as:

- Terrorism and war risks;
- Suicide or intentional self-inflicted injuries or any attempt thereof while being sane or insane;
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft;
- Pre-existing conditions;
- Engaging in manual works and activities such as water-skiing, racing of any kind other than on foot, mountaineering, winter sport, potholing or motorcycling;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
- The Insured Person undertaking any journey against the travel advice of the Ministry of Foreign Affairs of Malaysia or the Ministry of Health of Malaysia in relation to actual or threatened strike, riot or civil commotion, war or warlike situation, outbreak of disease (including an epidemic/pandemic) or unsafe health conditions, or impending natural disasters, to the country or territory of the Insured Person's destination, unless the journey had already commenced prior to the issuance of the travel advice.
- Any event that has occurred resulting in the Insured Person being incapable or not being able to travel and such event was made known to the Insured Person or which the Insured Person was aware of or which was publicly known as reported in the media at the time the Insured Person purchased his/her Policy or when his/her journey was booked (whichever is later)

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

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Formerly known as AmGeneral Insurance Berhad

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(Service Tax Registration No.: B16-1808-31015443)

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

You may cancel by giving notice in writing to us. However, no refund of premiums will be allowed once the policy/ cover note is issued.

**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,  
3, Jalan Damanlela  
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**

- Kurnia Care Travel
- Kurnia travel Supreme

**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.