



## The most affordable policy, by people who care, for people you care.

Accidents, mishaps, injuries. Life is filled with uncertainties that don't just impact you, but also your family. With Liberty Tenang, the protection of you and your loved ones becomes certain. Now more affordable than ever thanks to the Perlindungan Tenang initiative, the policy comes with a Sales & Service Tax (SST) waiver, and Stamp Duty exemption. Protect yourself with Liberty Tenang, so you can continue protecting your loved ones. It's more than just an affordable policy. It's an act of love.

Underwritten by:

### Liberty General Insurance Berhad

197801007153 (44191-P)

#### HEAD OFFICE

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SCAN for full list of  
branch addresses



Visit our agents & branches

1 800 88 3833

www.kurnia.com

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

0825 | UW-NM-F417

**KURNIA**  
INSURANS  
by Liberty Insurance

Liberty Tenang *PERLINDUNGAN*  
*tenang*  
MAMPU & MUDAH

## Affordable PA Insurance

The protection you always  
needed. Now more affordable  
than ever.



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Liberty General Insurance Berhad 197801007153 (44191-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](http://www.pidm.gov.my)).

## Easy and affordable protection with **Liberty Tenang**



**Sales & Service Tax (SST) Waiver  
and Stamp Duty Exemption**  
(As part of Perlindungan Tenang  
Initiative)



**15 Days Free-look Period\***



**Ambulance Fees  
Due to Accident**



**Medical Expenses  
Due to Accident**



**Daily Hospital Income  
Due to Accident**

\*Policyholder is allowed to cancel the policy within 15 days from the date of receipt of insurance policy. The policyholder will receive a full refund of the premium paid, provided that no claim has been made.

## Table of Benefits

No.	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
1	Accidental Death	18,000	30,000	45,000	60,000
2	Permanent Disablement (up to)	18,000	30,000	45,000	60,000
3	Double Indemnity due to Public Conveyance Accident	18,000	30,000	45,000	60,000
4	Daily Hospital Income Allowance due to Accident up to 90 days	50	80	150	200
5	Medical Expense due to Accident (maximum up to 3 claims per annum) (up to)	200	300	400	500
6	Alternative Medicine (maximum up to 3 claims per annum) (up to)	-	50	50	100
7	Dental Corrective and/ or Corrective Surgery	-	650	750	950
8	Prostheses and/ or Wheelchair Benefit	-	650	750	950
9	Ambulance Fee	200	300	500	600
10	Bereavement Allowance due to Vector-Borne Disease	12,500	16,000	23,000	36,500
11	Funeral Expenses due to Accident or Vector-Borne Disease	2,000	2,450	3,000	4,500

Liberty Tenang	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
Annual Premium (Not inclusive Stamp Duty)	30	50	75	100

1. Stamp duty is exempted for annual premiums not exceeding RM150 until 31/12/2025. However, stamp duty shall be payable starting from 1/1/2026.
2. Service Tax is waived under this Perlindungan Tenang policy.
3. Kindly refer to the Policy Wording for more details on exclusions, terms and conditions.
4. Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.