

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 Liberty Tenang?

Liberty Tenang is an individual personal accident policy that provide 24 hours worldwide coverage for bodily injury, disability or death caused solely and directly by violent, accidental, external and visible events. The benefit also includes medical expenses, ambulance fees, daily hospital allowance, bereavement allowance and funeral expenses.

2 Know Your Coverage

As an illustration, for **RM75.00 annually**, you will receive the following **Plan 3*** coverage:
Premium assumption: RM45,000 sum insured, office worker, class 1 and 30 years old.

This policy **covers:**

No.	Benefit	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
Annual Premium (before stamp duty)		30	50	75	100

The duration of coverage is 12 months. You need to renew your policy annually.

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

This policy **excludes**:

- Pre-existing injury or illness;
- Hazardous sports;
- Suicide or intentional self-injury;
- Provoked murder or assault;
- Pregnancy or childbirth unless caused solely and directly by the Accident;
- Illness due to Pandemic;
- Acquired Immune Deficiency Syndrome (AIDS);
- Committing or attempting to commit any unlawful act;
- War related risks.

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

3 Know Your Obligations

For this Liberty Tenang Plan 3, you must pay a premium of:	
Standard Cover	RM75.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM75.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM0.00 (exempted)
(+) Stamp Duty	Not applicable
Total Premium Payable	RM75.00
Where this is inclusive of:	
Commission	15% of Gross Premium or RM11.25

Please note the following:

- Service Tax is exempted for Liberty Tenang Product.
- Stamp duty for premium not exceeding RM150 is exempted until 31/12/2028. A stamp duty of RM10 will be imposed from 1/1/2029 onwards.

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- Failure to comply with any of the policy conditions shall invalidate all claims.
- We 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.
- In the event of an accident, you must notify us with full particulars of the accident / injury within 14 days after the happening of the accident.
- Cash Before Cover – The premium due must be paid and received by Liberty General before cover commences. This insurance is automatically null and void if this condition is not complied with.
- **Free Look Period** – you may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refund to you.
- **Grace Period** – The premium due must be paid and received by Liberty General within the grace period of 30 days from the premium due date.
- Eligibility –
 - i) Malaysian citizen, Permanent Resident, or foreign residents/foreign nationals with valid Work Permit/Employment Pass or otherwise legally employed in Malaysia.
 - ii) Insured's entry age must be 18 years up to 60 years only, renewable up to age 65 years old.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium (if applicable).
- There will not be any refund of premium if 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.