

PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT

(Read this Product Disclosure Sheet before you decide to take up the **Liberty Tenang**. Be sure to also read the general terms and conditions.)

Financial

Service Provider: **Liberty General Insurance Berhad**

Name of Product: **Liberty Tenang**

Date: **31/10/2025**

Consumer Insurance Contract

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given (or when you applied for this insurance) is inaccurate or has changed.

1. What is this product about?

This product 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. What are the covers / benefits provided?

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

Percentage of Sum Insured for Death or Permanent Disablement:

Scale of Benefits Table		Percentage of Principal Sum Insured
Death by Accident (occurring within twelve (12) calendar months from the Date of Accident)		100%
Permanent Disablement (occurring within twelve (12) calendar months from the Date of Accident)		
-	Loss of two Limbs	100%
-	Loss of both hands, or of all fingers and both thumbs	100%
-	Loss of Hand at wrist	100%
-	Any part of leg except toes	100%
-	Total paralysis from neck down	100%
Loss of arm	- at shoulder	100%
	- between shoulder and elbow	100%
	- at elbow	100%
	- between elbow and wrist	100%
Eye: Loss of	- whole eyes	100%
	- Sight of one or both eyes	100%
-	Total paralysis	100%
-	Injuries resulting in being permanently bedridden	100%
-	Lens of eye	50%
-	Loss of four fingers and thumb of one hand	50%
-	Loss of four (4) fingers	40%
Loss of thumb	- both phalanges (bones)	30%
	- one phalanx	15%

Scale of Benefits Table		Percentage of Principal Sum Insured
Loss of index finger	- 3 phalanges	15%
	- 2 phalanges	10%
	- 1 phalanx	5%
Loss of middle finger	- 3 phalanges	8%
	- 2 phalanges	5%
	- 1 phalanx	3%
Loss of ring finger	- 3 phalanges	6%
	- 2 phalanges	5%
	- 1 phalanx	3%
Loss of little finger	- 3 phalanges	5%
	- 2 phalanges	4%
	- 1 phalanx	3%
Loss of metacarpals	- 1st or 2nd (each)	3%
	- 3rd, 4th or 5th (each)	2%
Loss of toes	- all	15%
	- great both phalanges	5%
	- great one phalanx	2%
	- other than great, each toe	1%
Loss of hearing	- both ears	75%
	- one ear	15%
Loss of speech		50%
Coma		100%
Disappearance		100%

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).

3. How much premium do I have to pay?

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

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
Agent's commission or where there is an intermediary involved	15%
Service Tax	Not Applicable
Stamp Duty	RM10

Important Note:

- Stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2025. However, RM10 stamp duty shall be payable starting from 1/1/2026.
- Service Tax is exempted for Liberty Tenang Product.

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

Some of the key terms and conditions that you should be aware of are:

- Duty of disclosure** – You must disclose all the material facts such as your occupation and your personal pursuits, which would affect the risk profile as well as the number of personal accident policies that you have purchased from other insurance companies.
- 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.
This insurance is automatically null and void if this condition is not complied with.
- Notice of claims** – all claims must be notified to us in writing within 30 days from the date of loss or as soon as possible as the situation permits.

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

6. How do I make a claim?

For help on claims submission, you can contact our customer service officer at 1 800 88 3833 for further assistance. You can also visit our website www.kurnia.com for more information on the claims documents.

7. Who can purchase this insurance?

All residents in Malaysia who are above eighteen (18) years old and below 60 years old only (renewal up to 65 years old).

8. What are the major exclusions under this policy?

This policy does not cover bodily injury, death or disability caused by the following events:

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

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

9. Can I cancel my policy and how do I cancel it?

You may cancel your policy at any time by:

- a) Writing via letter to Liberty General's Branches or email to our customer@kurnia.com
- b) Call our Customer Service at 1 800 88 3833
- c) Visit our nearby Liberty General's Branches
- d) Contact your Service Agent

Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of the insurance. However, if you wish to cancel the policy within the 15 days free-look period, we shall refund the entire premium you initially paid.

The following percentage of premium refund shall apply:

Period of Insurance	Percentage of Premium Refund
Within 15 day - Free Look Period	100%
Not exceeding one calendar month	75%
Exceeding 1 month but up to 3 months	50%
Exceeding 3 months but up to 6 months	25%
Exceeding 6 months but up to 9 months	10%
Exceeding 9 months	0%

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

It is important that you inform our company of any changes to your profile, including your occupation and personal pursuits, which would affect the risk profile.

11. Where can I get further information?

Should you require additional information about Personal Accident Insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident', available at all Liberty General Insurance Berhad's branches or you can obtain a copy from the insurance agent.

If you have any enquiries, please contact us at:

Customer Service Executive, Customer Contact Centre

Liberty General Insurance Berhad

Liberty Insurance Tower,
CT9, Pavilion Damansara Heights,
3 Jalan Damanlela,
Pusat Bandar Damansara,
50490 Kuala Lumpur.

Tel. No. : 03-2268 3333 or 1 800 88 3833

E-mail : customer@kurnia.com

Website : www.kurnia.com

12. Other types of Personal Accident Insurance cover available

- PA Supreme
- Perfect 10 Personal Accident
- Perfect 10 Plus Personal Accident
- Kurnia Star Personal Accident

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU ARE ALSO ADVISED TO 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 31/10/2025 and will be valid until the next periodical review.