

**PRODUCT DISCLOSURE SHEET for Individual Hospitalization and Surgical Insurance Policy**  
MediGuard Premier, MediGuard Family and MediGuard Lady

**IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Individual Hospitalization and Surgical Insurance Policy. Be sure to also read through the general terms and conditions.**

**1. What is this product about?**

This policy provides for hospitalization and surgical expenses incurred due to illnesses or injuries covered under the Policy.

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

Please refer to Schedule of Benefit in the product brochure.

Duration of cover is for one year. You need to renew your cover annually unless you have signed up a recurring/installment payment plan with us.

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 total premium that you have to pay may vary depending on the underwriting requirements of the insurance company. Please refer to Premium Table in product brochure.

The renewal premium payable is not guaranteed and the Company reserves the right to revise the premium rate applicable at the time of renewal and renewal is subject to conditional renewal.

*Note: Please refer to the brochure for the full details of the premium table.*

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

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

Type	Amount
Service Tax	Subject to the prevailing rate as imposed by Government Malaysia (if applicable).
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	15% of the premium

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

- 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.
- Cooling-Off Period – You may cancel your Policy by returning the Policy within 15 days from the date of delivery of the Policy. You are entitled to the return of the full premium paid less deduction of medical expenses incurred by the Company in the issue of the Policy.
- Waiting Period – The eligibility for benefits under the Policy will only start 30 days after the effective date of the policy except for accidental injury.
- Unless renewed, the coverage will cease on expiry date and the Insurance Company shall strictly not be liable for any expenses that take place after the expiry date.
- Upgraded Room and Board Co-Payment – If the Insured Person is hospitalized at a published Room & Board rate which is higher than his eligible benefit, the Insured Person shall bear 20% of the other eligible benefits described in the Schedule of Benefits but subject to a maximum limit of RM3,000 per Disability for plans described in the Schedule of Benefit with Overall Annual Limit not exceeding RM100,000 or subject to a maximum limit of RM5,000 per Disability for plans described in the Schedule of Benefit with Overall Annual Limit exceeding RM100,000.
- Please keep your receipt for proof of payment.
- Policy will be issued within 7 working days upon full and complete documents.
- Please note that if a plan has been switched from or to another insurer/plan, the similar benefits and terms may not be given depending on the assessment.

**Liberty General Insurance Berhad 197801007153 (44191-P)**  
**Formerly known as AmGeneral Insurance Berhad**

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P.O.Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

**Tel: +603 2268 3333 Website: [www.kurnia.com](http://www.kurnia.com)**  
(Service Tax Registration No.: B16-1808-31015443)

- **Sanction Limitation and Exclusion Clause**  
We shall not be liable to pay any benefit under this Policy to the extent that such cover, payment of such claim or such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- **Cyber Loss Limited Exclusion Clause (IUA 09-082)**
  1. Notwithstanding any provision to the contrary within this policy, this policy excludes any Cyber Loss.
  2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly caused by:
    - 2.1 the use or operation of any Computer System or Computer Network;
    - 2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
    - 2.3 access to, processing, transmission, storage or use of any Data;
    - 2.4 inability to access, process, transmit, store or use any Data;
    - 2.5 any threat of or any hoax relating to 2.1 to 2.4 above;
    - 2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.
  3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
  4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
  5. Data means information used, accessed, processed, transmitted or stored by a Computer System.

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

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

The policy shall not cover:

- Pre-existing Illness;
- Specified Illnesses occurring during the first 120 days of continuous cover;
- Waiting Period – any medical or physical conditions arising within the first 30 days except for accidental injuries;
- Plastic/Cosmetic surgery;
- Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound of natural teeth;
- Any treatment or surgical operation for congenital abnormalities or deformities;
- Pregnancy, child birth, miscarriage, abortion;
- Psychotic, mental or nervous disorder;
- Sickness or Injury arising from racing of any kind;
- Expenses incurred for sex changes.

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

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

You may cancel your policy by giving a written notice to the Insurance Company. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the Policy.

Period Not Exceeding	Refund of Annual Premium
15 days	90% (applicable to renewal only)
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

*Note: The above is not applicable if premium payment is on monthly basis.*

**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 medical and health insurance please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance', available at any of our branches 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**

- MediGuard Supreme (*Hospitalization and Surgical Insurance*) applicable for an individual and family.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. 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 Malaysia.

The information provided in this disclosure sheet is issued on 01/03/2024 and will be valid until the next periodical review.