

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor 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 Motorcycle 365 Plan?

Motorcycle 365 Plan is an additional package with an additional premium that could only be purchased with motorcycle comprehensive or third party products offered by us. This package provides compensation in the event of loss or damage to your, your authorised rider and/or pillion's injuries, disability or death caused solely by accidental, violent, external and visible.

2 Know Your Coverage

As an illustration, for **RM30.24 annually (inclusive of service tax)**, you will receive the following coverage:

Your Motorcycle 365 Plan packages covers:

No	Benefits	Insured	All Riders	Pillion
1	Accidental death	RM10,000	RM10,000	RM3,000
2	Permanent disablement	Up to RM10,000	Up to RM10,000	Up to RM3,000
3	Double indemnity during national public holiday in Malaysia	RM20,000	Not applicable	
4	Medical expenses due to accident	Up to RM500		
5	Ambulance fees	Up to RM250		
6	Bereavement allowance	RM1,000		
Annual Premium (Before Service Tax)		RM28		

Your motor package **excludes***:

- Intentional self-inflicted injuries, insanity, suicide or any attempt threat (sane or insane);
- Death or disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

This list is **non-exhaustive. Please refer to the endorsement wording for the full details of the exclusions under this package.*

3 Know Your Obligations

For this Motorcycle 365 Plan package, you must pay a premium of:

Gross Premium	RM28.00
(+) 8% Service Tax	RM2.24
(+) Stamp Duty	Not applicable
Total Premium Payable	RM30.24
Where this is inclusive of:	
Commission	10% of Gross Premium or RM2.80

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- This premium is valid as at 01/11/2025.

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



IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is one (1) year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	No additional stamp duty is applicable and this package can only be purchased with the motorcycle comprehensive or third party product.
D	You, your authorised rider or your pillion will not be entitled for the personal accident benefits as above if you or your authorised rider carries more than one (1) pillion.
E	<p>In the event of an accident, you should notify us the soonest possible. You may do so by:</p> <ul style="list-style-type: none">• Report to the police for all incidents. For a road accident, you have to report to the police within twenty-four (24) hours.• Notify us in writing within seven (7) days after the incident. Complete the claim form in full and return it to us with the related documents within twenty-one (21) days from your notification's date.• Please download the Kurnia One Touch App to reach us or dial 1 800 88 3833 for assistance.
F	Any claim under this package benefits will not affect the NCD entitlement, and no excess will apply.
G	Reinstatement is not allowed for the benefits provided. The Motorcycle 365 Plan can be purchased again upon renewal of the motorcycle comprehensive or third party product.
H	Please refer to the Motorcycle 365 Plan endorsement wording for the full details of the coverage.



Can I cancel my Motorcycle 365 Plan?

- Yes. You may cancel your Motorcycle 365 Plan at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the Motorcycle 365 Plan premium if no prior claim was incurred.
- For full details of the cancellation, please refer to the motor policy wording.