PRODUCT DISCLOSURE SHEET

Dear Customer,

KURNIA INSURANS by Liberty Insurance

Liberty General Insurance Berhad
197801007153 (44191-P)

Date: 12/2025

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is Motorcycle Third Party?

Motorcycle Third Party is a motorcycle insurance policy against liabilities to third party for bodily injury, death and property damage.

2 Know Your Coverage

As an illustration, for *RM163.09* annually (inclusive of service tax and stamp duty), you will receive the following coverage:
Premium assumption: Male, thirty (30) years old, Yamaha 135LC, 2024

Sum Insured / Sum Covered	**RM0**
No Claim Discount (NCD) Entitlement	**0%**
*Additional Coverage (This is purchased with an additional premium)	• All riders • Legal liability to pillion

Your policy covers:

Coverage	Sum Insured
Liabilities to third party for bodily injury or death	Unlimited
Liabilities to third party's property damage	Up to RM3 million

Your motor policy excludes*:

- Your own death or bodily injury due to motor accident;
- Your liability against claims from pillions of your vehicle;
- Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction;
- Losses arising from you or your authorised rider who is under the influence of alcohol or drugs;
- Losses caused by an unauthorised rider;
- Losses arising from convulsions of nature i.e. flood, typhoon, storm, landslide etc;
- Losses connected to war, act of terrorism, strike, riots or civil commotion;
- Your vehicle excess and compulsory excess which is the amount to be borne by insured first in respect of every claim.

This list is **non-exhaustive. Please refer to the policy wording for the full details under this policy.*

3 Know Your Obligations

For this motor insurance policy, you must pay a premium of:	
Base Premium	*RM101.40*
(-) 0% NCD Entitlement	*RM0.00*
(+) Additional Coverage	*RM40.35*
Gross Premium	***RM141.75***
(+) 8% Service Tax	*RM11.34*
(+) Stamp Duty	*RM10.00*
Total Premium Payable	***RM163.09***
Where this is inclusive of:	
Commission	*10% of Gross Premium or **RM14.18***

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	In the event of an accident, you should notify us the soonest possible. You may do so by: • 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.
D	NCD will be applied at each renewal if you have insured your vehicle for a continuous period of twelve (12) months and you did not make any claim under this policy. The applicable NCD will increase with each renewal if you continue to have claim free years. If you make a claim on this policy, the NCD entitlement that you have accumulated would drop to zero at the next renewal and your NCD will start all over again.

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 may not be any refund of premium if **only** 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.