

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 Motorcyclist PA?

Motorcyclist PA provides compensation in the event of injuries, disability or death caused solely by accidental, violent, external and visible means.

2 Know Your Coverage

As an illustration, for **RM56.16 annually (inclusive of service tax)**, you will receive the following **Plan D*** coverage:

Premium assumption: RM20,000 Sum Insured.

This policy **covers**:

No.	Benefits	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D* (RM)
1	Accidental death	5,000	10,000	15,000	20,000
2	Permanent disablement				
	a. Total permanent disablement from engaging in or attending to employment / occupation of any and every kind	5,000	10,000	15,000	20,000
	b. Total paralysis or permanently bedridden	5,000	10,000	15,000	20,000
	c. Loss of one or both hands	5,000	10,000	15,000	20,000
	d. Loss of one or both feet	5,000	10,000	15,000	20,000
	e. Loss of one or both eyes	5,000	10,000	15,000	20,000
Annual premium (RM) (before service tax and stamp duty)		13	26	39	52

The duration of coverage is 12 months. You need to renew your cover annually unless you sign up an auto-renewal payment instruction to renew automatically, subject to terms and conditions.

This policy **excludes**:

- Any pre-existing physical defect or infirmity, fits of any kind, disease or sickness of any kind;
- Terrorism;
- While the driver is under the influence of alcohol or drugs not prescribed by a qualified medical practitioner;
- Committing or attempt to commit any unlawful act;
- Suicide and any attempt thereof;
- Flying /travelling in an aircraft other than as a fare-paying passenger on a scheduled flight.

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

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

3 Know Your Obligations

For this Motorcyclist PA Plan D, you must pay a premium of:	
Standard Cover	<i>RM52.00 (annually)</i>
(+) Additional Cover	<i>Not applicable</i>
Gross Premium	<i>RM52.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM4.16</i>
(+) Stamp Duty	<i>Not applicable</i>
Total Premium Payable	<i>RM56.16</i>
Where this is inclusive of:	
Commission	<i>10% of Gross Premium or RM5.20</i>

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- 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 fourteen (14) days after the happening of the accident.
- Cash Before Cover (applicable to Individual Policy) – The premium due must be paid and received by Liberty before cover commences. This insurance is automatically null and void if this condition is not complied with.
- Eligibility –
 - i) Malaysian, Permanent Resident of Malaysia or work permit holders in Malaysia aged 16 years to 65 years old.
 - ii) Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance policy.

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.