

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: 06/2026

1 What is PA Flex?

PA Flex 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 **RM151.20 annually (inclusive of service tax)**, you will receive the following **Plan 1*** coverage:

Premium assumptions: RM50,000 Sum Insured, with Optional Weekly Benefit, office worker, Class 1, 30 years old.

This policy covers:

No.	Benefits	Sum Insured (RM)							
		Plan 1*	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	
1	Accidental death ¹	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
2	Permanent disablement ¹	Up to 50,000	Up to 100,000	Up to 200,000	Up to 300,000	Up to 500,000	Up to 750,000	Up to 1,000,000	
3	Medical expenses	Up to 3,000	Up to 4,500	Up to 6,000	Up to 6,500	Up to 7,500	Up to 8,500	Up to 10,000	
4	Corrective dental and / or cosmetic surgery	Up to 5,000							
5	Traditional treatment	Up to 100 per visit, subject to maximum of 500							
6	Purchase of orthopaedic equipment	Up to 1,000				Up to 2,000			
7	Ambulance fees	Up to 1,000							
8	Daily hospital income (per day, up to 180 days)	75	75	100	125	175	200	225	
9	Home nursing care	Up to 500	Up to 1,000	Up to 1,500	Up to 2,000	Up to 3,000	Up to 4,000	Up to 5,000	
10	Compassionate care	Up to 100 per day, subject to maximum of 1,000							
11	Bereavement allowance	5,000	10,000	20,000	30,000	50,000	75,000	100,000	
12	Funeral expenses	Up to 7,500							
13	Kidnap cover	5,000 for Expenses and 25,000 for Reward							
14	Snatch theft and robbery	Up to 1,000							
15	Repatriation of mortal remains	Up to 7,500							
16	Personal liability	Up to 50,000	Up to 100,000	Up to 200,000	Up to 300,000	Up to 500,000	Up to 750,000	Up to 1,000,000	
17	Double indemnity ¹	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
18	Trauma counselling / physiotherapy / psychotherapy / rehabilitation expenses	Up to 5,000							
19	Death due to natural disasters	5,000	10,000	20,000	30,000	50,000	75,000	100,000	
		Annual Premium (RM) (before service tax and stamp duty)							
Class 1 & Class 2		110	180	295	420	670	1,015	1,415	
Class 3		185	295	490	700	-	-	-	

¹ Renewal bonus of 10% per year up to max 100% of the principal sum insured.

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

By paying an additional premium, you can expand the coverage to include:

Optional Weekly Benefit

No.	Benefits	Sum Insured (RM)						
		Plan 1*	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
1	Temporary total disablement (per week)	50	75	100	150	250	375	500
2	Temporary partial disablement (per week)	25	37.50	50	75	125	187.50	250
Annual Premium (RM) (before service tax and stamp duty)								
Class 1 & Class 2		30	40	55	85	140	205	275
Class 3		70	105	140	205	-	-	-

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 always to the policy terms and conditions.

This policy **excludes**:

- Use of woodworking machinery driven by mechanical power;
- Any pre-existing physical defect or infirmity, fits of any kind, any form of disease, illness, virus, infection or parasites;
- Intoxication beyond the legal limit;
- Provoked murder or assault;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

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

3 Know Your Obligations

For this PA Flex Plan 1, with optional benefits, you must pay a premium of:

Standard Cover	<i>RM110.00 (annually)</i>
(+) Additional Cover	<i>RM30.00 (annually)</i>
Gross Premium	<i>RM140.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM11.20</i>
(+) Stamp Duty	<i>Not applicable</i>
Total Premium Payable	<i>RM151.20</i>
Where this is inclusive of:	
Commission	<i>25% of Gross Premium or RM35.00</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.
- Eligibility –
 - Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse/children who are residing in Malaysia.
 - Insured and spouse aged eighteen (18) years old up to seventy (70) years old, renewable up to eighty (80) years old.
 - Proposer’s children aged 30 days to 18 years old, or up to 25 years old if still studying full time.
- Classification of occupations:
 - Class 1: Persons engaged in professional, administrative, managerial, clerical and non-manual occupations.
 - Class 2: Persons engaged in work of supervisory nature but not involved in manual labour.
 - Class 3: Persons engaged in manual work which involve the use of tools or machinery.

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.