

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 Private Car 365 Plan?

Private Car 365 Plan is an additional package with an additional premium that could only be purchased with private car comprehensive products offered by us. This package provides compensation in the event of loss or damage to your, your authorised driver and/or passengers' injuries, disability or death caused solely by accidental, violent, external and visible.

2 Know Your Coverage

As an illustration, for RM89.64 annually (inclusive of service tax), you will receive the following Plan 1* coverage:

Your Private Car 365 Plan packages covers:

No	Benefits	Plan 1*	Plan 2	Plan 3	Plan 4	Plan Ezy
1	Accidental death	RM15,000	RM30,000	RM75,000	RM120,000	RM10,000
2	Permanent disablement	Up to RM15,000	Up to RM30,000	Up to RM75,000	Up to RM120,000	Up to RM10,000
3	Double indemnity during national public holiday in Malaysia	RM30,000	RM60,000	RM150,000	RM240,000	Not applicable
4	Medical expenses, corrective dental and/or cosmetic surgery & ambulance fees					
	a) Medical Expenses due to accident	RM1,500	RM2,000	RM3,000	RM4,000	RM1,500
	b) Corrective dental and/or cosmetic surgery					Not applicable
	c) Ambulance fees					
5	Hospital income (per day, up to sixty (60) days)	RM30	RM50	RM75	RM100	Not applicable
6	Bereavement allowance		RM750			RM500
7	Flood relief allowance		RM1,500			Not applicable
8	Compassionate allowance for total loss of vehicle / theft (CALV)	RM6,000	RM8,000	RM12,000	RM18,000	Not applicable
9	Vehicle breakdown assistance and towing service (within Malaysia only)	Up to 600km per roundtrip	Unlimited			Up to 150km per roundtrip
10	Vehicle accident towing service (within Malaysia only)	Not applicable				Not applicable
11	International towing assistance from Malaysian border		Up to 60km			Up to 100km
12	Taxi and Car Rental Expenses – three (3) events per policy year	Not applicable	Taxi – RM60 per trip;			Taxi – RM60 per trip;
13	Hotel accommodation expenses for vehicle breakdown in Malaysia (per day) – three (3) events per policy year		Car rental – RM150 per day, up to RM400 per event			Car rental – Not applicable
14	Hotel accommodation expenses for vehicle breakdown in the Republic of Singapore (per day) – three (3) events per policy year		RM150 per day, up to RM400 per event			Not applicable
15	Compassionate cover for smash and grab		RM150 per day, up to RM300 per event			Not applicable
16	Key care cover – one (1) event per policy year		Damage to window – RM1,000			RM500
17	Outstanding credit card balance (due to accidental death or permanent disablement)	RM300	RM500	RM1,000	RM1,500	Not applicable
18	Car replacement expenses (RM150 per day) - one (1) event per policy year	Up to RM450	Up to RM600	Up to RM750	Up to RM900	Not applicable
19	Car loan protection (due to accidental death or permanent disablement)		RM5,000			Not applicable
20	Referral assistance program	Not applicable	Included			Included for benefit 13
Annual Premium (Before Service Tax)		RM83	RM130	RM230	RM330	RM35

Note:

- For Plan 1, 2, 3 and 4, benefits 1 to 6 and 13 to 15 apply for insured, authorised driver and/or passengers.
- For Plan 1, 2, 3 and 4, benefits 17 and 19 applied for insured only.
- For Plan Ezy, benefits 1, 2, 4, 6 and 15 apply for insured or authorised driver.

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

Your motor package excludes*:

- Applicable for benefits 1, 2, 3, 4, 5 and 6:
 - 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.
- Applicable for benefits 9,10 and 11:
 - service outside the territorial limits stated.
 - cost of repair or replacement of parts and components in the workshop or service center.

*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 Private Car 365 Plan 1 package, you must pay a premium of:

Gross Premium	RM83.00
(+) 8% Service Tax	RM6.64
(+) Stamp Duty	<i>Not applicable</i>
Total Premium Payable	RM89.64
Where this is inclusive of:	
Commission	10% of Gross Premium or RM8.30

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.

⚠️ 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 private car comprehensive product.
D	Passenger(s) refer to a maximum of four (4) person per vehicle. Additional premium applies for subsequent passenger(s).
E	If the actual number of passengers exceeds the number of passengers covered, the limit per person will be reduced proportionately for each passenger. The limitation shall not include the driver.
F	In the event of an accident, you should notify us the soonest possible. You may do so by: <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.
G	Any claim under this package benefits will not affect the NCD entitlement, and no excess will apply.
H	Reinstatement is not allowed for the benefits provided. The Private Car 365 Plan can be purchased again upon renewal of the private car comprehensive product.
I	Please refer to the Private Car 365 Plan endorsement wording for the full details of the coverage.

❓ Can I cancel my Private Car 365 Plan?

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