

# PRODUCT DISCLOSURE SHEET

## for Right Cover Personal Accident Insurance

**IMPORTANT NOTE:** Please read this Product Disclosure Sheet before you decide to take out the Right Cover Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.

### 1. What is this product about?

This policy provides 24 hours worldwide insurance protection against death or permanent disablement caused by accidental, violent external and visible means.

This product is available to Malaysian, Permanent Resident of Malaysia, Work Permit/Pass Holder in Malaysia or his/her legal spouse or child or employee who is legally residing in Malaysia. If the Insured is a corporate body registered in Malaysia, the Insured can name its employee as the Insured Person.

Age Limit for:

- Insured or his/her spouse/employee must be sixteen (16) years to seventy five (75) years old, renewable up to eighty (80) years old. Insured aged sixteen (16) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent.
- Insured's child who is financially dependent on him/her is thirty (30) days to eighteen (18) years old or up to twenty three (23) years old if still studying full-time in a recognised institution of higher learning.

### 2. What are the covers / benefits provided?

This policy has 5 plans and sum insured is depending on the plan selected.

Item	Benefits	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)	Plan E (RM)
1	Accidental Death	7,500	15,000	22,500	30,000	45,000
2	Permanent Disablement					
	• Total Permanent Disablement	7,500	15,000	22,500	30,000	45,000
	• Total Paralysis or Permanently Bedridden	7,500	15,000	22,500	30,000	45,000
	• Loss of one or both hands	7,500	15,000	22,500	30,000	45,000
	• Loss of one or both feet	7,500	15,000	22,500	30,000	45,000
	• Loss of one or both eyes	7,500	15,000	22,500	30,000	45,000
3	Bereavement Allowance	300	300	300	300	300

Duration of cover is generally one (1) year. You need to renew your cover annually unless you sign up an auto-renewal payment instruction to renew automatically, subject to terms and conditions.

**Liberty General Insurance Berhad** 197801007153 (44191-P)  
Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.  
P. O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur, Malaysia.

(Service Tax Registration No.: B16-1808-31015443)

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](http://www.pidm.gov.my)).



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### 3. How much premium do I have to pay?

The premium that you have to pay varies depending on plan selected.

	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)	Plan E (RM)
Annual Premium	13	26	39	52	78

Note: Annual premium stated are before the Service Tax at the prevailing rate as imposed by the Government of Malaysia and excludes Stamp Duty of RM10.00.

### 4. What are the fees and charges I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Service tax	Subject to the prevailing rate as imposed by the Government of Malaysia
Stamp duty	RM10.00
Agent's commission or where there is an intermediary involved	25% of the premium

### 5. What are some of the key terms and conditions that I should be aware of?

- (i) Importance of Disclosure – STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) Benefits will be payable if Accidental Death or Permanent Disablement occurs within twelve (12) months from the date of accident.
- (iii) With respect to Benefit 1 (Accidental Death) and Benefit 2 (Permanent Disablement), the aggregate of all percentages payable in respect of any one accident shall not exceed 100% of the principal sum insured specified in the Schedule. In the event of a total 100% having been paid during the Period of Insurance, the Policy shall cease to be in force.
- (iv) Cash Before Cover – You must pay the premium before coverage under this Policy is effective.
- (v) Insured aged sixteen (16) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent.

### 6. What are the major exclusions under this policy?

This policy does not cover losses caused by the following circumstances:

- Any kind of disease, illness, sickness, virus, infection or parasites.
- Any pre-existing conditions, physical defect or infirmity, fits of any kind.
- While committing or attempting to commit any unlawful act including but not limited to while the Insured Person is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance (with the exception of drugs taken in accordance with the treatment prescribed and directed by a doctor).
- Suicide, attempted suicide or self-inflicted injury, regardless of Insured Person's state of mind at the time the incident occurred, or insanity.
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- While participating in a brawl or demonstration.
- The Insured Person engaging in water skiing, any underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating ropes or guides, racing of any kind other than on foot.
- Murder or assault resulting from provocation by the Insured Person, food poisoning, insect, snakes, vermin and animal bites.

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

## 7. Can I cancel my policy and how do I cancel it?

You may cancel this Policy at any time by giving written notice to us. In the event premium has been paid for any period beyond the date of cancellation, our customary short period rates shall apply provided that no claims have been made during the Period of Insurance.

Customary short period rates

Period Insured Not Exceeding	Percentage (%) of Annual Rate Charged	Percentage (%) of Refund of Annual Premium
1 month	20	80
2 months	30	70
3 months	40	60
4 months	50	50
5 months	60	40
6 months	70	30
7 months	75	25
8 months	80	20
9 months	85	15
10 months	90	10
11 months	95	5
Period exceeding 11 months	100	No refund

## 8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact details / life profile including nomination, occupation and personal pursuits, which would affect your risk profile.

## 9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches, or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

### **Liberty General Insurance Berhad**

Liberty Insurance Tower,  
CT9, Pavilion Damansara Heights,  
3, Jalan Damanela,  
Pusat Bandar Damansara,  
50490 Kuala Lumpur.

Toll Free : 1 800 88 3833

Email : [customer@kurnia.com](mailto:customer@kurnia.com)

Website : [www.kurnia.com](http://www.kurnia.com)

## 10. Other types of Similar Insurance Cover Available

Please refer to our website at [www.kurnia.com](http://www.kurnia.com)

### **IMPORTANT NOTE:**

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Liberty General Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01/03/2024 and will be valid until the next periodical review.