

## PRODUCT DISCLOSURE SHEET for Maids Insurance

**IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Maids Insurance Policy. Be sure to also read the general terms and conditions.**

### 1. What is this product about?

This policy covers your legal maid against death or disablement caused by accidental violent external and visible means (Personal Accident). In addition this policy also covers:

- Hospital and Surgical Expenses.
- Repatriation Expenses.
- Fidelity Guarantee.
- Personal Liability.

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

Coverage for this product is:

- A. Personal Accident Insurance.
- B. Repatriation Expenses up to RM3,500.00.
- C. Hospital & Surgical Expenses up to an aggregate of RM2,000.00.
- D. Weekly Benefits for Temporary Total Disablement @ RM100.00 per week maximum of 10 weeks.
- E. Fidelity Guarantee up to RM1,000.00 (Excess RM50.00).
- F. Personal Liability up to RM10,000.00 (Excess RM50.00).

Duration of cover is optional for 1 or 2 years.

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)).

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

The premium for 1 year insurance cover is RM100.00.  
The premium for 2 year insurance cover is RM126.00.

Note: Premium stated are exclusive of Subject to the prevailing rate as imposed by the Government of Malaysia.

### 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?

Importance of Disclosure

- (i) 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 questions 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) Compliance with policy conditions: failure to comply with any of the policy conditions shall invalidate all claims.
- (iii) The Company shall have the right to have a post-mortem examination on the insured maid in the event of death.
- (iv) Upon any accident that is likely to give rise to a claim under this policy, you must notify the Company in writing as soon as reasonably possible and in no case shall Liberty General be liable for any death not notified within 1 calendar month after an accident/event.

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

This policy does not cover certain losses, such as:

- War, civil war, and riot
- Childbirth or miscarriage or any pre-existing conditions;
- Committing or attempt to commit any unlawful act;
- Suicide or intentional self-inflicted injuries or any attempt thereat while being sane or insane;
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route;

**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.

Tel: +603 2268 3333 Website: [www.kurnia.com](http://www.kurnia.com)  
(Service Tax Registration No.: B16-1808-31015443)

- Influence of alcohol or of drugs not prescribed by a registered medical practitioner;
- Whilst engaging in winter sports, racing of any kind other than on foot, mountaineering necessitating ropes, motorcycling;
- Any expenses under hospital and surgical expenses shall not be payable if incurred within 30 days from the date of policy inception.

*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 your policy and if the policy is cancelled within 6 months from the date of issue, the refund premium is 50% of the premium paid. No refund of premium is payable if policy is cancelled after 6 months from the date of issue.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

If you have any enquiries, please contact us at:

**Liberty General Insurance Berhad**

Liberty Insurance Tower,  
CT9, Pavilion Damansara Heights,

3, Jalan Damanlela,

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 branches and agents for other similar types of cover available.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. 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 the next periodical review.