

PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT (Please read this Product Disclosure Sheet before you decide to take up a Smart Care PA . Be sure to also read the general terms and conditions stated in the policy).	Name of Financial Service Provider : Liberty General Insurance Berhad Name of Product : Smart Care PA Date : 01/03/2024
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Consumer Insurance Contract

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Non-Consumer Insurance Contract

Pursuant to **Paragraph 4(1) of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance **for a purpose related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

1. What is this product about?

This product provides compensation for any bodily injury caused solely and directly by violent accidental external and visible means and being the sole and direct cause of death or disablement to the insured. This policy provides 24 hours worldwide coverage.

2. What are the covers / benefits provided?

This policy covers:

- a) Accidental Death or Permanent Disablement;
- b) Medical Expenses due to motor vehicle accident;
- c) Double Indemnity for Accidental Death on Public Conveyance;
- d) Hospital Income;
- e) Funeral Expenses;
- f) Ambulance Fees.

Duration for cover is One year. You will need to renew the insurance plan annually.

Benefit Table

BENEFITS AND TYPE OF PLAN	Plan A (RM)	Plan B (RM)
Accidental Death	20,000	40,000
Permanent Disablement (up to) (refer to scale of benefits table)	20,000	40,000
Medical Expenses due to Motor Vehicle Accident (up to)	1,000	1,500
Double Indemnity (Accidental Death) – on Public Conveyance	40,000	80,000
Hospital Income Benefit (due to accident only) (up to 30 days)	RM50 per day	RM100 per day
Funeral Expenses	1,000	2,000
Ambulance Fees (Up to)	500	500

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).

3. How much premium do I have to pay?

Smart Care PA	(RM)	
	Plan A	Plan B
Annual Premium*	65.00	130.00

Note : Insured's entry age should be 18 years up to 70 years only. Renewable up to 75 years old.

*This premium amount is before Service Tax and Stamp Duty.

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

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

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

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

Some of the key terms and conditions that you should be aware of are:

- Duty of disclosure** - You must disclose all the material facts such as your occupation and your personal pursuits, which would affect the risk profile.
- The **coverage solely for accidental loss** as printed in the policy.
- Benefits will be payable** if death or permanent disablement occurs within 12 months from the date of accident.
- Cash Before Cover** – 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.
- Notice of Claims** - If an accident occurs which gives rise to a claim, you shall notify us within 30 days of the accident.

6. What are the major exclusions under this policy?

This policy does not cover:

- War risks;
- Suicide and insanity;
- Self inflicted injury;
- AIDS or any related diseases or tested on an HIV / AIDS related blood test;
- Provoke murder or assault;
- Hazardous sports.

(Note: This list is non-exhaustive. Please refer to the policy 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 by giving written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of the insurance.

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

It is important that you inform our company of any changes to your profile, including your occupation and personal pursuits, which would affect the risk profile.

If you have any enquiries, please contact us at:

Customer Service Executive, Customer Contact Centre

Liberty General Insurance Berhad

Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower,

CT9, Pavilion Damansara Heights,

3 Jalan Damanlela,

Pusat Bandar Damansara,

50490 Kuala Lumpur.

Tel. No.: 03-2268 3333 or 1-300-888-990

E-mail : customer@libertyinsurance.com.my

Website : www.libertyinsurance.com.my

10. Other type of Personal Accident Cover available

Other types of personal accident cover available are as follows:

- SmartCover Personal Accident Plan
- FlexiCare Personal Accident Plan
- Flexi Insurance Personal Accident Plan

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU ARE ADVISED TO 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.

The information provided in this disclosure sheet is valid as at March, 2024.