PRODUCT DISCLOSURE SHEET

Liberty General Insurance Berhad
197801007153 (44191-P)

Date: 12/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is Private Car Comprehensive?

Private Car Comprehensive is a private car insurance policy against liabilities to third party for bodily injury, death and property damage, loss or damage to your vehicle due to accidental fire, theft or an accident, 24-hour breakdown services/towing and warranty for workmanship on repairs.

2 Know Your Coverage

As an illustration, for *RM2,033.87* annually (inclusive of service tax and stamp duty), you will receive the following coverage: Premium assumption: Male, thirty (30) years old, Perodua Myvi, 2024	
Sum Insured / Sum Covered	**RM50,000**
No Claim Discount (NCD) Entitlement	**0%**
*Additional Coverage (This is purchased with an additional premium)	• Cover for windscreen, windows or sunroof with sum insured: RM1,000 • Legal liability of passenger(s) for negligent acts (LLOP)

Your policy covers:

Coverage	Sum Insured
Liabilities to third party for bodily injury or death	Unlimited
Liabilities to third party's property damage	Up to RM3 million
Loss or damage to your vehicle due to accidental fire, theft or accident	Up to sum insured
Accident towing	Up to RM200
24-hour breakdown services/towing	Up to 50km (West Malaysia) / 30km (East Malaysia) per round trip
Warranty for workmanship on repairs	Three (3) years (repairs done by an approved repairer)

Your motor policy excludes*:

- Your own death or bodily injury due to motor accident;
- Your liability against claims from passengers in your vehicle;
- Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction;
- Losses arising from you or your authorised driver who is under the influence of alcohol or drugs;
- Losses caused by an unauthorised driver;
- Losses arising from convulsions of nature i.e. flood, typhoon, storm, landslide etc;
- Losses connected to war, act of terrorism, strike, riots or civil commotion;
- Your vehicle excess and compulsory excess which is the amount to be borne by insured first in respect of every claim.

This list is **non-exhaustive. Please refer to the policy wording for the full details under this policy.*

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	Visit us at	Email us at	Scan the
1 300 88 8990	www.libertyinsurance.com.my	customer@libertyinsurance.com.my	QR Code above

3 Know Your Obligations

For this motor insurance policy, you must pay a premium of:	
Base Premium	*RM1,716.45*
(-) 0% NCD Entitlement	*RM0.00*
(+) Additional Coverage	*RM157.50*
Gross Premium	***RM1,873.95***
(+) 8% Service Tax	*RM149.92*
(+) Stamp Duty	***RM10.00***
Total Premium Payable	***RM2,033.87***
Where this is inclusive of:	
Commission	***10%** of Gross Premium or **RM187.40***

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	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim. Please insure your vehicle based on the market value available in the ISM Automotive Business Intelligence System (ISM-ABI), the Market Valuation System approved by us. Please review and ensure that the sum insured is adequate to avoid under/over insurance.
D	In the event of an accident, you should notify us the soonest possible. You may do so by: • 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 Liberty One Touch App to reach us or dial 1 300 88 8990 for assistance.
E	In the event your vehicle meets with an accident, you will need to send your vehicle to any of the motor repair workshops as listed below: a. motor repair workshops which are on our panel of approved workshops; or b. motor repair workshops registered with Jabatan Pengangkutan Jalan (JPJ); or c. any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us includes: (i) no approved repairer described in (a) and (b) above is available at the location of your vehicle, and we are unable to assist you in accessing the nearest workshop on our panel or the nearest workshop registered with Jabatan Pengangkutan Jalan (JPJ); (ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and (iii) franchise repairers.
F	Betterment shall apply if new original parts are used to repair your vehicle (for vehicle aged five (5) years and above).
G	Compulsory excess of an additional RM400 will be applied if you or the person driving your vehicle is under twenty-one (21) years old, holds a Provisional (P) or Learner (L) driver's licence or is not named in the schedule as a named driver. Subject to the terms and conditions of the policy.
H	NCD will be applied at each renewal if you have insured your vehicle for a continuous period of twelve (12) months and you did not make any claim under this policy. The applicable NCD will increase with each renewal if you continue to have claim free years. If you make a claim on this policy, the NCD entitlement that you have accumulated would drop to zero at the next renewal and your NCD will start all over again.

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 may not be any refund of premium if **only** 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.