

## Drive Your Business Forward Without Disruption.

Your drivers and vehicles keep your business moving – and the **Commercial Vehicle 365 Plan** and **Commercial Vehicle 365 Plan TPFT** are designed to protect them both. These plans offer tailored coverage for your team and fleet to reduce disruptions and keep operations running smoothly.

Enjoy comprehensive protection with benefits like Vehicle Breakdown Assistance and Towing Service, Flood Relief Allowance, Medical Expense and Compassionate Allowance for Total Loss and Theft – giving you the confidence to keep your business safe, supported, and always on the move.

### Eligibility

#### Commercial Vehicle 365 Plan

1. A & C permit goods carrying vehicles.
2. Commercial vehicles aged 15 years old and below.
3. Commercial vehicles 8,000kg and below.
4. Available to Liberty Insurance customers with an active Commercial Vehicle Comprehensive motor policy as a supplementary add-on.

#### Commercial Vehicle 365 Plan TPFT

1. A & C permit goods carrying vehicles.
2. Available to Liberty Insurance customers with an active Third Party, Fire & theft (TPFT) motor policy as a supplementary add-on.

### Exclusions

1. Exclusions for Benefit 1 and 2 (Applicable for Commercial Vehicle 365 Plan & Commercial Vehicle 365 Plan TPFT):
  - Suicide or any other attempt thereat (sane or insane).
  - Loss occasioned while the commercial vehicle is used for hire, racing, road rally, pace-making, speed-testing or use for any purpose in connection with motor trade.
  - Any bodily injury which shall result in hernia.
2. Any pre-existing conditions or physical defect or infirmity, fits or any kind.
3. Other exclusions of your base motor policy.

*Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions.*

### Important Notice

1. The benefits provided under Commercial Vehicle 365 Plan and Commercial Vehicle 365 Plan TPFT are limited to cover one (1) driver and/or one (1) attendant only.
2. This brochure is a brief description of Commercial Vehicle 365 Plan / Commercial Vehicle 365 Plan TPFT only. Kindly refer to the policy wording for the full details of this product.
3. 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 rates and terms to be applied.
4. Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.



Customer Service Hotline

**1 300 88 8990**



Email

**customer@libertyinsurance.com.my**



Website

**www.libertyinsurance.com.my**



Underwritten by:

**Liberty General Insurance Berhad**

197801007153 (44191-P)

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3, Jalan Damanlela, Pusat Bandar Damansara,

50490 Kuala Lumpur, Malaysia.

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50740 Kuala Lumpur, Malaysia

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**SAFEGUARDING  
YOUR EVERY DRIVE,  
KEEPING YOUR  
BUSINESS DRIVING  
FORWARD WITH  
CONFIDENCE.**

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# Protection tailored for your Drivers and Covering the Unexpected – From Costs to Allowances.

We understand the value of your commercial vehicles and employees to your business. However, accidents can happen during your business' daily transportation activities. We are committed to protecting your business with our **Commercial Vehicle 365 Plan / Commercial Vehicle 365 Plan TPFT**.

## Key Benefits And Features



Death / Permanent Disablement



Medical Expenses



Compassionate Allowance for Total Loss & Theft

## Benefits And Coverage

No	Benefits	Commercial Vehicle 365 Plan			
		A & C Permit			Conditions
		Plan 1	Plan 2	Plan 3	Per Person / Per Occurrence
1	Accidental Death	Not Applicable	RM20,000	RM50,000	Per person / per accident / per policy year
2	Permanent Disablement		Up to RM20,000	Up to RM50,000	Per person / per accident / per policy year
3	Medical Expenses due to accident		Up to RM1,000		Per person / per accident / per policy year
4	Flood Relief Allowance	RM5,000			One occurrence / per policy year / per vehicle
5	Compassionate Allowance for Total Loss of Vehicle (CALV) / Theft	Up to RM2,000			One occurrence / per policy year / per vehicle
6	Vehicle Breakdown Assistance & Towing Service (Vehicle Age 15 years and below; 8,000kg and below)	Up to 150km			Per roundtrip / up to 3 times per policy year / per vehicle
Annual Premium (Excluding Sales & Service Tax (SST). This product is subject to the prevailing SST rate as imposed by the Government of Malaysia).					
A Permit		RM 160	RM 270	RM 450	-
C Permit		RM 140	RM 220	RM 350	-

No	Benefits	Commercial Vehicle 365 Plan TPFT	
		Sum Insured	Conditions
1	Accidental Death	RM50,000	Per person / per accident / per policy year
2	Permanent Disablement	Up to RM50,000	Per person / per accident / per policy year
3	Medical Expenses due to accident	Up to RM500	Per person / per accident / per policy year
4	Ambulance Fees	Up to RM300	Per person / per accident / per policy year
5	Compassionate Allowance for Total Loss of Vehicle (CALV) / Theft	Up to RM1,000	Per person / per accident / per policy year
6	Tools of Trade, trade stock or materials damaged in accident or stolen in vehicle	Up to RM1,000	One occurrence / per policy year / per vehicle
7	Misfuelling	Up to RM 500	One occurrence / per policy year / per vehicle
<b>Annual Premium</b> (Excluding Sales & Service Tax (SST). This product is subject to the prevailing SST rate as imposed by the Government of Malaysia).			
A Permit		RM 310	-
C Permit		RM 210	-

# Motorcycle 365 PLAN

Your motorcycle is your freedom — but your safety is our priority.

**Motorcycle 365 Plan** is crafted to protect you, your authorised riders, and your pillion passenger with all-round coverage tailored to support your active lifestyle.

From daily commutes to weekend escapes, this plan offers reliable coverage for you and your loved ones — so you can focus on the ride, knowing you're well taken care of.

#### Eligibility

1. Available to Liberty Insurance customers with an active Motorcycle Comprehensive or Third Party motor policy as a supplementary add-on.

#### Exclusions

1. Intentional self-inflicted injuries, insanity, suicide or any attempt threat (sane or insane).
2. Any pre-existing conditions or physical defect or infirmity, fits or any kind.
3. Other exclusions of your base motor policy.

*Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions.*

#### Important Notice

1. This brochure is a brief description of Motorcycle 365 Plan only. Kindly refer to the policy wording for the full details of the packages.
2. 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 rates and terms to be applied.
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**Liberty  
Insurance.**

# Motorcycle 365 PLAN

**PROTECTION  
AT EVERY  
CORNER,  
FOR A SAFER  
OPEN ROAD.**



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# Every bit of extra protection counts when you ride.

We understand you, which is why we go the extra mile in protecting you, your authorised riders and your pillion. Ride with smile on every mile with our **Motorcycle 365 Plan**.

## Key Highlights



**All Riders and Pillion**



**Medical Expenses and Ambulance Fees**



**Double Indemnity during National Public Holidays**

No	Benefits	Motorcycle 365 Plan			
		Sum Insured			Conditions
		Insured	Authorised Riders	Pillion	
1	Accidental Death	RM10,000	RM10,000	RM3,000	Per person / per policy year
2	Permanent Disablement	Up to RM10,000	Up to RM10,000	Up to RM3,000	
3	Double Indemnity During National Public Holiday in Malaysia	RM20,000	Not Applicable	Not Applicable	Per policy year
4	Medical Expenses due to accident	Up to RM500	Up to RM500	Up to RM500	Per person / per policy year
5	Ambulance Fees	Up to RM250	Up to RM250	Up to RM250	
6	Bereavement Allowance	RM1,000	RM1,000	RM1,000	
Annual Premium (Excluding Sales & Service Tax (SST). This product is subject to the prevailing SST rate as imposed by the Government of Malaysia). RM28					

*Note: Motorcycle 365 Plan's benefits will be provided in addition to the benefits provided under the base motor policy.*

# Private Car 365 PLAN

**Drive with confidence and peace of mind with perfect cover from Private Car 365 Plan.**

Wherever the road takes you, the Private Car 365 Plan ensures you and your loved ones are protected – every day of the year. With affordable add-on premiums from **RM0.10 per day**, it's protection that keeps up with you.



## Notes:

1. Private Car 365 Plan's benefits will be provided in addition to the benefits provided under the base motor policy.
2. For Plan 1, 2, 3, and 4, benefit 1 – 6 and 13 – 15 are applicable to insured and/or authorised driver and/or passenger, whereas benefit 17 and 19 are applicable to insured only.
3. For Plan Ezy, benefit 1 – 6 (if any) and 15 are applicable to insured and/or authorised driver only.

## Eligibility

1. Available to Liberty Insurance customers with an active Private Car Comprehensive motor policy as a supplementary add-on.

## Exclusions

1. Exclusions for Benefit 1, 2, 3, 4, 5 and 6:
  - Intentional self-inflicted injuries, insanity, suicide or any attempt threat (sane or insane).
  - Any pre-existing conditions or physical defect or infirmity, fits or any kind.
  - Any bodily injury which shall result in hernia.
2. Exclusions for Benefit 9, 10 and 11:
  - Towing or breakdown assistance due to natural catastrophic events or Act of God such as earthquake, flood and windstorm.
  - Your Car being involved or connected to any form of motor sports (including driving on a racetrack or competing in organised road or off-road rallies).
  - When Your Car is in any remote area or non-gazetted road e.g. estate, plantation, jungle, basement, roof top parking area and on an unpaved road surface.
3. Other exclusions of your base motor policy.

## Important Notice

1. The benefits provided under Private Car 365 Plan are limited to cover one (1) driver and up to four (4) passengers only. You may opt to add the number of passengers covered under this product by paying additional premium, up to the seating capacity specified in Your Car's registration card.
2. This brochure is a brief description of Private Car 365 Plan only. Kindly refer to the policy wording for the full details of this product.
3. 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 rates and terms to be applied.
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# Private Car 365 PLAN

**DRIVE FORWARD.  
WE HAVE  
GOT YOU  
COVERED.**



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ADD-ON  
PROTECTION  
FROM AS LOW AS  
**RM0.10**  
PER DAY!

### Key Benefits And Features

Breakdown and  
Accident Towing  
Assistance



Medical Expenses  
and other related  
bills up to RM4,000



Flood Relief  
Allowance of  
RM1,500



Compassionate  
Cover for Smash  
and Grab up to  
RM1,500



ENJOY  
**ADDITIONAL  
BENEFITS**  
FROM 5 PACKAGES  
DESIGNED EXCLUSIVELY  
TO SUIT YOUR NEEDS!

Get complete peace of mind with  
**Private Car 365 Plan** – offering flexible  
packages with protection for accidental  
death, medical bills, towing, theft or  
total loss, car replacement, hotel stays,  
and more.

You get best-in-value coverage for yourself,  
your car, and your loved ones – tailored to your  
needs for every journey, every day.

No	Benefits	Private Car 365 Plan				
		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	a) Medical Expenses due to accident	Up to RM1,500 Combined Limit	Up to RM2,000 Combined Limit	Up to RM3,000 Combined Limit	Up to RM4,000 Combined Limit	Up to RM1,500
	b) Corrective Dental and/or Cosmetic Surgery					Not Applicable
	c) Ambulance Fees					
5	Hospital Income (per day, up to 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 (CALV) / Theft	Up to RM6,000	Up to RM8,000	Up to RM12,000	Up to RM18,000	
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	Unlimited			Not Applicable
11	International Towing Assistance	Up to 60km from Malaysian border				Up to 100km from Malaysian border
12	Taxi and Car Rental Expenses - limited to 3 events during the Period of Insurance	Not Applicable	Taxi - RM60 per trip			Taxi - RM60 per trip
			Car Rental - RM150 per day, up to RM400 per event			Not Applicable
13	Hotel Accommodation Expenses for Vehicle Breakdown in Malaysia (per day) - limited to 3 events during the Period of Insurance	Not Applicable	RM150 per day, up to RM400 per event			Not Applicable
14	Hotel Accommodation Expenses for Vehicle Breakdown in The Republic of Singapore (per day) - limited to 3 events during the Period of Insurance	Not Applicable	RM150 per day, up to RM300 per event			Not Applicable
15	Compassionate Cover for Smash and Grab	Damage to Window - RM1,000 Loss of Personal Effect/Cash - RM500				Damage to Window and/or Loss of Personal Effect/Cash - RM500 Combined Limit
16	Key Care Cover - limited to 1 event during the Period of Insurance	Not Applicable				Up to RM500
17	Outstanding Credit Card Balance (due to Accidental Death or Permanent Disablement)	Up to RM300	Up to RM500	Up to RM1,000	Up to RM1,500	Not Applicable
18	Car Replacement Expenses (per day) - limited to 1 event during the Period of Insurance	RM150 (Up to RM450)	RM150 (Up to RM600)	RM150 (Up to RM750)	RM150 (Up to RM900)	
19	Car Loan Protection (due to Accidental Death or Permanent Disablement)	RM5,000				
20	Referral Assistance Program	Not Applicable	Included			Included for Benefit 13 arrangement
Annual Premium (Excluding Sales & Service Tax (SST). This product is subject to the prevailing SST rate as imposed by the Government of Malaysia).						
A driver and up to 4 passengers		RM83	RM130	RM230	RM330	RM35
Each additional passenger		RM8	RM12	RM23	RM35	Not Applicable