UOB

LADY'S SOLITAIRE CARD

TRAVEL PERSONAL ACCIDENT MASTER POLICY WORDING

Liberty General Insurance Berhad 197801007153 (44191-P)

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.

(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).

1800 888 121 customer@libertyinsurance.com.my www.libertyinsurance.com.my

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UOB LADY'S SOLITAIRE CARD - TRAVEL PA POLICY

United Overseas Bank (Malaysia) Bhd (271809-K) having applied to Liberty General Insurance Berhad and having paid or agreed to pay the premium in consideration for the insurance herein, agree with Liberty General Insurance Berhad that any information supplied, be it by an application or proposal form or by any other method shall form the basis of this policy.

Liberty General Insurance Berhad (hereon refer as Liberty) agrees that if during the period of insurance stated in the Policy Schedule and any subsequent period in respect of which Liberty agrees to accept the premium required for the renewal of this policy, Liberty shall provide the cover as described in this policy.

The policy and the Policy Schedule shall be read together as one document and any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it may appear in the policy and Policy Schedule.

PART 1: SIGN & FLY COVERAGE

SECTION 1: COMMON CARRIER TRAVEL ACCIDENT

1.0 Preamble

Liberty will pay to the Insured Person the Benefit if any Insured Event described under Section 1.2 shall happen to the Insured Person whilst riding as a passenger and while boarding or alighting from any Public Conveyance being operated by a Common Carrier for which the Full Fare of the Insured Person has been charged by the Cardholder to their UOB Lady's Solitaire Card account.
This insurance is extended to cover the Insured Person:

a) while within any Common Carrier terminal building for the express purpose of engaging in passenger travel;

b) while riding as a passenger in a registered four-wheel motorized vehicle or Public Conveyance, but only

i) when going directly to an airport for the purpose of boarding an aircraft;

ii) when leaving from an airport after alighting from an aircraft/ship until they reach their next destination.

Provided that in respect of items 1.0 b) i and b) ii, the Insured Person's Full Fare for such travel by air has been charged by the Cardholder to their UOB Lady's Solitaire Card account.
Should the travel specified in items 1.0 a), b) i and b) ii form part of a packaged tour, cover shall apply only if a minimum of 80% of the total cost of the package tour has been charged to the Cardholder's UOB Lady's Solitaire Card account.

1.1 Schedule of Benefits

Subject always to Item 1.4 Limit of Liability and 1.5 Multiple Cover Limit, the Benefit payable by Liberty shall be in accordance with the percentage prescribed in the compensation table below.

1.2 Insured Event

The Insured Event under the Sign & Fly Coverage is for Bodily Injury resulting in death or disability set out in the compensation table below:

COMPENSATION TABLE		
NO.	INSURED EVENT	PERCENTAGE OF SUM INSURED
1.	Loss of life due to accident	100 %
2.	Loss of both hands or both feet	100 %
3.	Loss of one hand and/or one foot	100 %
4.	Loss of entire sight in both eyes	100 %
5.	Loss of entire sight in one eye	100 %
6.	Loss of entire sight in one eye and one hand or one foot	100 %

"Loss" as used with reference to eye means the total and irrecoverable loss of the entire sight of such eye.

If within one year from the Date of the Accident such injuries sustained by the Insured Person under Section 1 shall result in any Insured Event as specified, Liberty will pay the Percentage of Capital Sum Insured as set opposite, provided, that not more than one of these sums (the greater subject to a maximum liability of 100%) shall be payable for such Bodily Injuries resulting from any one Accident.

1.3 Capital Sum Insured
Limit of Liability per Insured Person: up to RM 500,000.

The sum payable to the Cardholder's legally dependent Child shall be limited up to a maximum of 10 % of the Capital Sum Insured of the Cardholder.

1.4 Limit of Liability
The maximum combined liability of Liberty under Part 1: Section 1: Common Carrier Travel Accident coverage in respect of any one Loss Occurrence shall be RM 30,000,000.00
Should the aggregate amount of all claims payable from any one Loss Occurrence exceed RM30,000,000.00 then the amount payable in respect of each Insured Person shall be proportionally reduced.

1.5 Multiple Cover Limit
It is expressly agreed that in the event that the Insured Person is covered as a Cardholder and a Spouse and/or Child, Liberty maximum limit of liability shall be the Capital sum Insured, whichever is higher.

1.6 Automatic Extension
Exposure and Disappearance
Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that if the body of the Insured Person has not been found within 12 months after the Date of Accident due to the crashing, sinking or wrecking of the Common Carrier in which the insured Person was traveling or riding at the time of such Accident covered by this policy, it will be presumed that the Insured Person sustained Bodily Injury which resulted in the Insured Person's death at the time of such Accident. If at any time after payment has been made by Liberty for such claim, the Insured Person is found to be alive, a full refund shall be made to Liberty.

1.7 Exclusions
This Section does not cover any claim directly or indirectly caused by, resulting from or in connection with:

a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war to be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power;

b) nuclear reaction, nuclear radiation or radioactive contamination;

c) riot;

d) any act of terrorism;

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also excludes losses directly or indirectly caused by, resulting from or I connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

e) the Insured Person :

i) engaging in air/ water / land travel except as a fare paying passenger;
ii) engaging in a criminal act;
iii) committing suicide or intentional self - injury (whether felonious or not) or any attempt thereat while sane or insane.

f) Liberty will not provide cover or service for:-

i) any loss, injury, damage, or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and

ii) any loss, injury, damage, or legal liability suffered or sustained directly and indirectly by an insured person if that insured person is :
(if) a terrorist;

(ii) a member of a terrorist organization;

(iii) a narcotics trafficker; or

(iv) a purveyor of nuclear, chemical or biological weapons.

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PART 2: TRAVEL INCONVINIENCE INSURANCE

2.0 Preamble

Liberty shall indemnify the Insured Person up to the amount stated in the Schedule of Benefit in Part 2.1 below if any Insured Event described under Part 2.2 shall happen whilst the Insured Person is travelling as a fare-paying passenger in a Scheduled Flight for which the Full Fare of the Insured Person has been charged by the Cardholder to their UOB Lady's Solitaire Card account. Should such travel be part of a packaged tour, cover shall apply only if a minimum of 80 % of the total cost of the package tour has been charged to the Cardholder's UOB Lady's Solitaire Card account.

2.1 Schedule of Benefit

BENEFIT	Delayed Flight / Missed Flight Connection	Baggage Delay	Baggage Loss
Cardholder	Up to RM 1,000	Up to RM 1,000	Up to RM 2,000
In the aggregate of any one Family	Up to RM 1,000	Up to RM 1,000	Up to RM 2,000

2.2 Insured Events

2.2.1 Flight Delay

In the event that the departure of the aircraft in which the Cardmember has made arrangements to travel is delayed for at least four (4) hours at any single destination from the time specified in the itinerary supplied to him/her due to adverse weather conditions or mechanical breakdown/derangement of the aircraft or due to grounding of an aircraft as a result of mechanical or structural defect, We will pay the benefit for four (4) hours delay up to a maximum sum insured as stated in the Master Policy Schedule provided the cost of the purchase of the entire passenger fares of the Journey is charged to the Cardmember's Card. We shall pay the reasonable costs incurred for:

a. meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between the airport and the hotel
b. essential clothing and requisites if the Cardmember's Baggage has been checked in.

Additional Exclusions

The Master Policy does not cover claims arising directly or indirectly or due to:

a. The Cardmember's failure to check-in according to the itinerary supplied to him/her.
b. Strike or industrial action;
c. The Cardmember's late arrival at the airport after check-in time.

Additional Claim Procedure

Any claims in respect of travel delay must be accompanied by the itinerary supplied to the Cardmember and written confirmation from the Common Carrier (or their handling agents) of the number of hours of delay and the reason for such delay, provided always that the claim must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

2.2.2 Missed Flight Connection

Liberty shall pay the reasonable costs incurred for:

a) meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between the airport and the hotel;

b) essential clothing and requisites if the Insured Person's baggage has been checked –in,

If the late arrival of the Insured Person's in coming Scheduled Flight on which they are travelling results in them missing a confirmed outward scheduled connecting flight and no alternative Scheduled Flight is made available to the Insured Person within 6 consecutive hours of the actual arrival time of their incoming flight.

2.2.3 Baggage Delay

Liberty shall pay the reasonable costs incurred for the emergency purchase of essential clothing and requisites if the Insured Person's accompanied checked in baggage is delayed for 6 consecutive hours following the scheduled arrival at the airport of destination.

2.2.4 Baggage Loss

Liberty pays the reasonable costs incurred for emergency purchases of essential clothing and requisites if

a) the Insured Person's accompanied check in baggage is lost;

b) the Insured Person's accompanied check in baggage is not delivered to him within 48 hours of his arrival at the airport of the scheduled destination.

Provided always that such checked – in baggage was checked – in by an authorized official of the transport operator with whom the Insured Person was travelling.
For losses of accompanied check in baggage with the Common Carrier, such losses must be declared to an authorized personnel of the Common Carrier to receive such a claim, as soon as the Insured Person is aware of the loss.

2.2.5 Special Provisions

a) If at the time of any claim arising under items 2.2.3 and 2.2.4 there is another valid and collectable insurance covering all or part of the same loss, this Part will apply only to the amount of any loss in excess that is recoverable under the other insurance.

b) Any amount paid under item 2.2.3 will be deducted from any payment due under item 2.2.4 in respect of the same claim.

c) It is expressly agreed that in the event agreed that in the event that the Insured Person is covered as a Cardholder and a Spouse and/or Child, Liberty maximum limit of liability shall be the amount stated in Schedule of Benefit in Part 2.1, whichever is the higher.

2.3 Exclusions

This Part does not cover any claim directly or indirectly caused by, resulting from or in connection with:

a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power;

b) nuclear reaction, nuclear radiation or radioactive contamination;

c) riot;

d) any act of terrorism;

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group (s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also excludes losses directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

e) the Insured Person :
   i) engaging in air / water / land travel except as a fare paying passenger;
   ii) engaging in criminal act;
   iii) failure of the Insured Person to take reasonable and necessary measures to save or recover lost baggage;
   iv) failure of the Insured Person to notify airport/Airline authorities of missing baggage at the destination point and obtain a property irregularity report for losses incurred by the Common Carrier.
   v) abandonment of baggage to the Airline or any other party.

f) confiscation, detention, destruction by customs or public authorities, objects that are worn on the body which have inclusions of precious metals, precious stones or semi-precious stones.

g) Liberty will not provide cover or service for:-

   if) any loss, injury, damage or legal liability arising directly or indirectly from travel in, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and

   ii) any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is :
   (i) a terrorist;
   (ii) a member of a terrorist organization
   (iii) a narcotics trafficker ; or

(iv) a purveyor of nuclear, chemical or biological weapons.

PART 3: CLAIMS CONDITIONS

3.1. On the happening of any event likely to give rise to a claim under this policy, the Insured Person shall as soon as be reasonably practicable, but not later than 30 days after such event, and shall furnish all such particulars and evidence as Liberty may reasonably require and shall take all practicable steps towards minimizing the loss or damage, give written notice to Liberty (see **Liberty Insurance Contact Channels** for the correspondence address, contact numbers / email addresses on last page).

3.2 All information, evidence and proof required by Liberty or the designated representative shall be furnished at the expense of the Insured Person and shall be form and manner prescribed by Liberty or the designated representative of Liberty. The Insured Person shall comply with all requirements to do all such acts and things as Liberty or the designated representative of Liberty reasonably require.

3.3 The Insured Person shall complete a claim form and submit it to the designated representative as soon as practicable as but not later than 90 days after such event together with the following:

a) Photocopy of charge form verifying that relevant air ticket was charged to a UOB Lady's Solitaire Card account.

b) Photocopy of Airline or travel agent's receipt for air ticket.

c) Photocopy of air ticket

d) Photocopy of Airline boarding pass (where applicable).

e) Post-mortem report/medical report (s) as may be required by Liberty General Insurance Berhad.

f) Letter from the airline confirming the duration and reason of delay of baggage.

3.4 Indemnity for loss of life will be payable to the estate of the Insured Person. All indemnities of any other class losses are payable to the Insured. Benefits payable under the Policy for valid claims will be credited to the Insured Person's UOB Lady's Solitaire Card account.

3.5 The Insured Person shall as soon as possible after the occurrence of a loss likely to give rise to a claim under this policy obtain and follow the advice of a Medical Practitioner and Liberty shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed by this policy.

3.6 If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Insured or the Insured Person or anyone acting on behalf of the Insured or the Insured Person to obtain any Benefit under this policy, Liberty shall be under no liability in respect of such claim.

PART 4

SECTION 1: GENERAL CONDITIONS

1. All words that appear in the masculine gender shall include the feminine.

2. All literature issued or intending to be issued by the Insured that applies either wholly or in part of this policy must have the prior written approval of Liberty prior to release of the same to the Cardholders. The terms and conditions of this policy shall override and be paramount over any other agreement made between the Insured and the Cardholder.

3. All amounts herein are expressed in Malaysian Ringgit.

4. This policy may be cancelled at any time at the request of the Insured by giving 30 days written notice to the Customer Servicing Group, Corporate Tower 9, Level 13A, Pavilion Damansara Heights. 3 Jalan Damanlela. 50490 Kuala Lumpur will retain the customary pro – rate premium for the time the policy has been in force. This policy may also be cancelled at the option of Liberty by giving 30 days written notice to the Insured, in which case Liberty shall repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

5. The due observance and fulfilment of the terms of this policy in so far as they relate to anything to be done or complied with by the Insured, the Cardholder, the Insured Person or the claimant shall be conditions precedent to any liability of Liberty to make any payment under this policy.

6. Liberty shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy.

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7. No sum payable under this policy shall carry interest under any circumstances.

8. The first premium shall be paid to Liberty before the effective date of the Policy Period. The subsequent premium due under this policy is payable within 7 days of the close of the policy term or of its anniversary date or of its renewal date. At the date, the Insured will report the actual number of Cardholders that are covered by the policy during the Policy Period. The Insured shall pay the additional premium due to Liberty or Liberty shall return premium to the Insured as appropriate, subject to such minimum premium as may be required by Liberty from time to time.

   The premium shall be calculated by applying a rate (as stated in the Policy Schedule) for the total number of Cardholders are covered by the policy during the Policy Period.Liberty shall have the right to examine all the books and records of the Insured relating to this policy at any time during the Policy Period and within 2 years after termination of this policy or until final adjustment and settlement of all claims hereunder, whichever, is the later.

9. Consent to use personal data by submitting the application for coverage, the insured person has obtained their consents to the collection of his/her personal information by Liberty (whether through the phone or otherwise obtained) and such information may be held, used, or disclosed by Liberty to individuals, service providers and organizations associated with Liberty or any selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this certificate of insurance and providing subsequent service(s) for this purpose, Liberty financial products and service and data matching, surveys and to communicate with the insured person for such purposes. The insured person reserves its rights to obtain access, request correction or withdraw its consent to the use of any of its personal information held by Liberty.

10. Consent to update personal data by submitting the application for coverage, the insured person has agreed and given consent to Liberty to the inquiry and use of updated payment details of all the credits cards maintained with the same issuing bank providing his/her credit card facilities.

11. Any dispute or difference which may arise between the insured/insured person and Liberty can be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place, within six (6) months from the date disclaimer, failing which; Liberty would have no obligation over the claim.

12. This policy shall be construed in accordance with laws of Malaysia and/or directives issued by the Malaysian insurance regulatory bodies.

13. Words importing singular meaning, where the context so admits, includes the plural meaning vice versa.

14. The insurance cover provided will terminate as of the date a person ceases to be a Cardholder or the date of termination of this policy whichever is earlier.

15. The Insured Person shall take all reasonable precautions for the safety of personal properties or baggage and shall exercise care and diligence to prevent any Bodily Injury or unnecessary risks to any contagious diseases.

16. All communication to Liberty shall be in writing or other means acceptable by Liberty.

17. Time refers to Malaysian time.

18. Changes in this policy include the endorsement and attached papers, if any, and contain the entire contract of insurance.

19. Upon renewal premium rates are not guaranteed. Liberty reserves the right to revise the premium based on the claim experience of the Insured Person covered by this Policy, for which the changes will be applicable for all persons under this policy irrespective of their individual claims experience.

20. Consent of nominee shall not be a pre – requisite to terminate or to cancel this policy or to a change of nominees or for that matter for any changes in this policy.

21. This policy can be reinstated with Liberty consent provided that the insured makes an application to reinstate and provide Liberty with all the information Liberty require within ninety (90) days from the defaulted premium due date. If accepted, Liberty will reinstate the policy from the 1st day of the calendar month following the receipt of the premium by Liberty. For the avoidance of doubt, Liberty will not however accept any premium payment for the period the policy was lapsed due to non-payment of the premium. Liberty will not pay for any claims which occur during the interval of time between lapsation date of the policy and reinstatement of the policy.

22. If Liberty becomes liable for any payment under this policy, the Liberty shall be subrogated to the extent of such payment to all the rights and remedies of the Insured Person against any party and shall be entitled at its own expense to sue in the name of the Insured Person. The Insured Person shall give or cause to be given to Liberty all such assistance in his/her power as Liberty shall require to secure the rights and remedies and at the Liberty request shall execute or cause to be executed.

23. No legal proceedings against Liberty is valid within ninety (90) days from the date of the accident.

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SECTION 2: DEFINITIONS

1. **"Accident"** means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.

2. **"Airline(s)"** means an Airline listed in the most current Official Airline Guide issued by and updated from time to time by United Business Media Limited and the Airline holds a valid certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which its aircraft is operating.

3. **"Benefit"** means the sum set out against the relevant Insured Event.

4. **"Bodily Injury"** means bodily injury which is caused solely and directly by an Accident and shall exclude bodily injury caused by **Sickness** or disease, bacterial or viral infection not occurring through an accidental cut or wound.

5. **"Cardholder"** means the holder of a valid UOB Lady's Solitaire Card issued by the Insured and billed in Malaysia.

6. **"UOB Lady's Solitaire Card"** means UOB card (basic and supplementary only).

7. **"Common Carrier"** means a conveyance that is licensed for the carriage of passengers in accordance with the conditions and statues laid down by the appropriate regulatory authorities and that is available for use by fare paying passengers.

8. **"Child / Children"** means an insured person's biological/legally adopted/stepchild who has attained aged thirty (30) days old and above and below eighteen (18) years old or below twenty-three (23) years old if they are financially dependent and are in full time education.

9. **"Concessionary Fare"** includes:
   a) Discounted tickets offered by a Public Conveyance operator;

   b) Tickets offered on special promotions, including 'free tickets' given together with purchased tickets, the cost of which have been charged by the Cardholders to their UOB Lady's Solitaire Card account, provided both purchased tickets and free tickets" were issued in the names of Insured Person;

   c) Tickets offered as part of UOB bank Rewards Programs or similar programs offered by the Insured with or without additional cost chargeable. In the event that cost is chargeable, 100 % of such cost must be charged by the UOB bank Cardholders to their UOB Lady's Solitaire Card account.

10. **"Date of Accident"** is the date when the Accident occurs.

11. **"Family Members"** means the following:
    a) the Cardholder's Spouse and

    b) all the Cardholder's Children

12. **"Full Fare"** means the 100 % fare payable by the Cardholder on standard fare or Concessionary Fare.

13. **"Insured"** means United Overseas Bank (Malaysia) Bhd (271809-K)

14. **"Insured Event"** means the events covered under this policy more particularly described in each section of this policy.

15. **"Insured Person"** in respect of Section 1 – Common Carrier Travel Accident shall mean the Cardholder or any one of his Family Members as defined herein.

16. **"Permanent"** shall mean lasting 12 calendar months from the date of accident and at the expiry of the 12 calendar month period being beyond hope of improvement.

17. **"Policy Period"** shall mean the period for which premium has been paid and where insurance cover is effective. It is the period between the policy inception date (or date of its last reinstatement pursuant to the provisions of this policy, whichever is later) and the expiry date as stated in the Policy Schedule.

18. **"Policy Schedule"** shall mean the policy schedule attached to and forms part of this policy.

19. **"Medical Practitioner"** means a medical practitioner who is currently registered, licensed and qualified to practice western medicine within the scope of his/her expertise in the geographical area and jurisdiction where his/her medical services are provided and is not an insured person or business partner, agent or who is not related to the insured person or insured person's immediate family member.

20. **"Public Conveyance"** means any Scheduled Flight, or any land or water conveyance which is duly licensed for the transportation of fare-paying passengers and shall exclude any private hire or rental vehicle, or any conveyance operated for the purpose of sightseeing or tour.

21. **"Scheduled Flight"** means any one of the following:
    a) A flight on an Airline over a scheduled route;

    b) An additional flight operated by an Airline to meet demands over a scheduled route;

    c) A chartered flight on an Airline for which tickets are issued through appointed agents and available to the public at large.

    Departure times, transfers and destination points shall be established by reference to the Insured Person's Scheduled Flight Ticket.

22. **"Sickness"** means any fortuitous somatic illness, sickness or disease.

23. **"Spouse"** means the legal spouse of the insured person.

PART 5 - Principal Exclusions

1. Unscheduled flight or flying as a pilot or crew member
2. AIDS or AIDS related complex
3. War and allied perils
4. Self-inflicted injury
5. Committing or attempt to commit any unlawful act
6. Racing of any kinds (other than on foot)
7. Pregnancy or childbirth unless caused solely and directly by the accident
8. Whilst under the effect or influence of alcohol or drug
9. Professional sports / games
10. Woodworking machinery driven by mechanical power
11. Underwater activities involving use of underwater breathing apparatus except scuba diving

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IMPORTANT NOTICE

1. The **Insured** shall read this Policy carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the **Insured**, advice should immediately be given to **The Company** and the Policy returned for alteration.

2. **Insured** who is not satisfied with the course of the action or decision of **The Company** may seek recourse through Our Complaints Management Unit and alternatively, may also seek redress or assistance with the Financial Markets Ombudsman Service (FMOS) or approach Bank Negara Malaysia's BNMLINK (Laman Informasi Nasihat dan Khidmat) addressed below:

   a) **Complaints Management Unit**
   Liberty General Insurance Berhad
   Customer Service Executive, Customer Contact Centre
   Liberty Insurance Tower, CT9, Pavilion Damansara Heights,
   3, Jalan Damanlela, Pusat Bandar Damansara,50490 Kuala Lumpur.
   Tel. No. : +603-2268 3333 (General Line) or

   Liberty Insurance Contact Channels
   Liberty Insurance Hotline: 1800 888 121
   Email : customer@libertyinsurance.com.my
   : (for claims) NonMotorClaim_PA_Workmen@libertyinsurance.com.my
   Website : www.libertyinsurance.com.my

   b) **Financial Markets Ombudsman Service (FMOS)**
   (formerly known as Ombudsman for Financial Services)
   Company No : 200401025885
   Level 14, Main Block, Menara Takaful Malaysia,
   No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
   General Line : +603-2272 2811
   Website : www.fmos.org.my

   c) **BNMLINK**
   Bank Negara Malaysia
   4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn,
   50480 Kuala Lumpur.
   e-Link: bnm.gov.my/BNMLINK
   Website: www.bnm.gov.my

3. 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).