

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

Liberty General Insurance Berhad
197801007153 (44191-P)

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

Date: 12/2025

1 What is Mercedes-Benz Comprehensive?

Mercedes-Benz 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 and other related benefits. Please refer to the Packaged Benefits Table below on the other related benefits provided under the selected plans, Star Protect and Star Protect EQ.

2 Know Your Coverage

As an illustration:

• For **RM8,683.22 annually (inclusive of service tax and stamp duty)**, you will receive the following Star Protect Plan coverage with premium assumption of male, thirty (30) years old, Mercedes-Benz E, 2024.

• For **RM11,225.51 annually (inclusive of service tax and stamp duty)**, you will receive the following Star Protect EQ Plan coverage with premium assumption of male, thirty (30) years old, Mercedes-Benz EQE, 2024.

Sum Insured / Sum Covered	- Star Protect Plan: RM280,000 - Star Protect EQ Plan: RM345,000
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	Star Protect	Star Protect EQ
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
All drivers		Included
Towing assistance		Unlimited distance
Flood relief allowance		RM2,000 (one (1) event per policy year)
Key care cover		Up to RM2,000 (one (1) event per policy year)
Window snatch theft		Up to RM2,000 (one (1) event per policy year)
Driver and passengers' personal accident		Up to RM20,000 per person (one (1) driver and four (4) passengers)
Car replacement		Up to twenty (20) days
Towing assistance due to out of charge	Not applicable	- Unlimited events - Towing to the nearest working charging point or to your home or to your authorised driver's home, whichever is the nearest
Personal liability coverage due to use of EV home wall charger	Not applicable	Up to RM50,000
Loss or damage to portable electric charger	Not applicable	Up to RM2,000 (one (1) event per policy year)
Loss or damage to EV home wall charger	Not applicable	Up to RM15,000 (one (1) event per policy year)
Compassionate cover for electric vehicle while using public charging station	Not applicable	Up to RM5,000 (one (1) event per policy year)

Your motor policy **excludes***,

- 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
1 300 88 8990



Visit us at
www.libertyinsurance.com.my



Email us at
customer@libertyinsurance.com.my



Scan the
QR Code above

3 Know Your Obligations

For these Star Protect and Star Protect EQ Plans motor insurance policy, you must pay a premium of:		
Plan	Star Protect	Star Protect EQ
Base Premium	RM7,873.26	RM10,227.23
(-) 0% NCD Entitlement	RM0.00	RM0.00
(+) Additional Coverage	RM157.50	RM157.50
Gross Premium	RM8,030.76	RM10,384.73
(+) 8% Service Tax	RM642.46	RM830.78
(+) Stamp Duty	RM10.00	RM10.00
Total Premium Payable	RM8,683.22	RM11,225.51
Where this is inclusive of:		
Commission	10% of Gross Premium or RM803.08	10% of Gross Premium or RM1,038.47

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 reach the Mercedes-Benz Insurance Hotline at 1 800 22 6247 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. franchise repairers; or d. 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), (b) and (c) 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); and (ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer.
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.