

## PERFECT RIDER PLUS

Road accidents can happen anytime. Let **PERFECT RIDER PLUS** take care of your worries. While you are out driving or riding, boarding or alighting from the named vehicle, rest assured both driver and passengers are protected.

### UNIQUE FEATURES

- Affordable premium for as low as RM88 per year.
- 24 hours Vehicle Breakdown Assistance and Towing Service within Malaysia including Unlimited Toll Charges. For Assistance to contact 24 hours toll free number 1 800 88 3833.

- Children enjoy the same limit as adult on applicable benefits.
- Double Indemnity during a national public holiday in Malaysia.
- Bereavement Allowance - Sum Insured doubled if Insured (Policyholder) suffers death due to Ebola, SARS, Japanese Encephalitis, Chikungunya, Malaria and Dengue.
- Compassionate Allowance for Vehicle Total Loss due to Vehicle Collision or Theft (covered if Named Vehicle's Motor Comprehensive or Third Party, Fire and Theft Insurance is insured with Liberty General).
- Compassionate Flood Expenses.
- Compassionate Cover For Smash And Grab.
- Car Loan Protection.

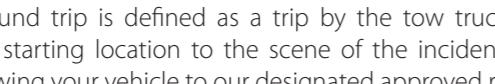
International Assistance - Republic of Singapore, Negara Brunei Darussalam or Thailand (within 60 kilometres from the Malaysian border). For assistance, please dial 03-2268 5655 (charges apply). **ENHANCED**

### ELIGIBILITY



- Private Vehicle Owners aged 17 years and above.

### NOTES



- Round trip is defined as a trip by the tow truck from its starting location to the scene of the incident, then towing your vehicle to our designated approved repairer requested by you or your authorised driver or to a safe place of storage, then the tow truck's return trip to its starting location.
- If the towing trip exceeds the mileage limit as stated above, additional costs will be borne by you or your authorised driver based on the prevailing market rates for towing.

### EXCLUSIONS



- General Exclusions: Pre-existing conditions, suicide, war risks and losses incurred while the vehicle is used for racing, speed testing, hire, road rally or whilst the driver is under the influence of alcohol or drugs or driving without a valid licence.
  - Exclusions for Benefit 18 - International Assistance. This benefit will not cover:
    - The Named Vehicle in any remote area or on an unpaved road surface or on a road that is not a gazetted road e.g. estate, plantation, jungle, basement and roof top parking area.
    - Towing or breakdown assistance due to natural catastrophic events or Act of God such as earthquake, flood, typhoon and windstorm.
    - Towing of the Named Vehicle due to motor vehicle accident.
    - Special towing and/or special equipment is required during the course of providing the towing services for the Named Vehicle which, based on the Company's or its assigned service provider's reasonable assessment, are deemed high risk and/or reasonably impractical, e.g. when the car or car tyre falls into the drain or river.
- Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

### IMPORTANT NOTICE



- This proposal form is a brief description only. The full details of the policy coverage are to be found in the policy.

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.

- Liability does not attach until the proposal has been accepted by the Company.
- Any changes in the information given must be reported to the Company immediately; otherwise, the Company may reserve the right to decline all liability.

- Please give a definite answer to each question; dashes are not sufficient.
- Product Disclosure Sheet (PDS) can be obtained from our website [www.kurnia.com](http://www.kurnia.com). You are advised to read the PDS before you take out any product.

- Policy Owners are advised to make a nomination pursuant to Section 130 of the Financial Services Act 2013 and can obtain a Nomination Form from our service counters at our Head Office, Branches or Agents.
- Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

- A full version of the Privacy Notice of Liberty General Insurance Berhad is available on our website at [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my) for your further reference.
- In the event of a conflict or discrepancy between the provisions of the English text of any of the Contract Documents and any translations thereof, the English text shall prevail.

- Elan Pengebumian - Jumlah Diinsuranskan berganda jika Pihak Diinsuranskan (Pemegang Polisi) meninggal dunia akibat Ebola, SARS, Ensefalitis Jepun, Chikungunya, Malaria dan Denggi.
- Elan Ehsan bagi Kerugian Penuh/Menyeluruh Kenderaan Akibat Perlenggaran atau Kecurian Kenderaan (dilindungi jika Polisi Motor Komprehensif atau Pihak Ketiga, Kebakaran dan Kecurian Kereta Dinamakan diinsuranskan dengan Liberty General).
- Elan Ehsan bagi Kerugian Penuh/Menyeluruh Kenderaan Akibat Perlenggaran atau Kecurian Kenderaan (dilindungi jika Polisi Motor Komprehensif atau Pihak Ketiga, Kebakaran dan Kecurian Kereta Dinamakan diinsuranskan dengan Liberty General).
- Perbelanjaan Ehsan Akibat Banjir.
- Perlindungan Ehsan untuk Saman dan Pecah Tingkap.
- Perlindungan Pinjaman Kereta.
- Bantuan Antarabangsa - Di Republik Singapura, Negara Brunei Darussalam atau Thailand (dalam lingkungan jarak 60 kilometer dari sempadan Malaysia). Untuk bantuan, sila hubungi 03-2268 5655 (caj dikenakan).

## PERFECT RIDER PLUS



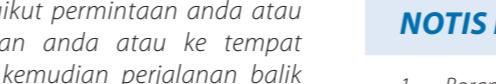
- Pemilik Kereta Persendirian berumur 17 tahun dan ke atas.

### NOTA



Kemalangan jalan raya boleh berlaku pada bila-bila masa. Pilihlah **PERFECT RIDER PLUS** untuk menjaga kebimbangan anda. Semasa anda memandu atau menumpang, menaiki atau turun dari kenderaan yang dinamakan, yakinlah kedua-dua pemandu dan penumpang dilindungi.

### CIRI-CIRI UNIK



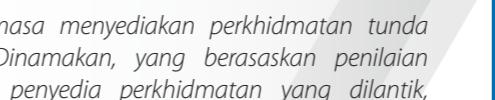
- Premium serendah RM88 setahun.
- 24 Jam Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda di dalam Malaysia, termasuk Caj Tol Tanpa Had. Panggilan ke talian bebas tol bernombor 1 800 88 3833 untuk Khidmat Bantuan.
- Kanak-Kanak menikmati had faedah sama seperti had faedah orang dewasa untuk faedah tertentu.

### PENGECUALIAN



- Pengecualian Am: Keadaan sedia ada, bunuh diri, perperangan dan kerugian berlaku ketika kenderaan digunakan untuk perlumbaan, ujian kelajuan, sewa, perlumbaan rali jalanraya atau semasa pemandu di bawah pengaruh alkohol atau dadah atau memandu tanpa lesen sah.
- Pengecualian untuk Faedah 18 - Bantuan Antarabangsa. Faedah ini tidak melindungi:
  - Kereta Dinamakan berada di kawasan terpencil atau permukaan jalan tidak berturap atau jalan yang tidak diwartakan sebagai jalan raya, contohnya estet, ladang, hutan, tempat letak kereta bawah tanah atau di atas bumbung.
  - Bantuan tunda atau kerosakan akibat kejadian bencana alam atau malapetaka semula jadi seperti gempa bumi, banjir, taufan dan ribut angin.
  - Kereta Dinamakan ditunda akibat kemalangan kenderaan bermotor.
  - Kemudahan tunda khas dan/atau peralatan khas

### KELAYAKAN



### NOTA

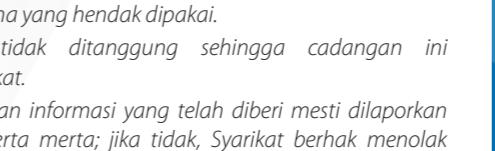


### NOTIS PENTING



### SCAN

for full list of branch addresses  
IMBAS untuk senarai alamat cawangan



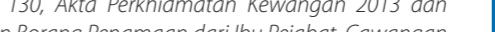
### Visit our agents & branches

Kunjungi ejen & cawangan kami

1 800 88 3833

[www.kurnia.com](http://www.kurnia.com)

### International Assistance



A PIDM member / Ahli 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](http://www.pidm.gov.my)). Manfaat-manfaat yang dibayar di bawah polisi yang layak ini adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takrif dan Insurans PIDM atau hubungi Liberty General Insurance Berhad atau PIDM (lajari [www.pidm.gov.my](http://www.pidm.gov.my)).



