

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.

Underwritten by:

**Liberty General
Insurance Berhad**

197801007153 (44191-P)

HEAD OFFICE

Liberty Insurance Tower
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customer@kurnia.com

www.kurnia.com

SCAN for full list of
branch addresses



Visit our agents & branches

1 800 88 3833

www.kurnia.com

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



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Liberty General Insurance Berhad 197801007153 (44191-P)

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).

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 Occurence |
| 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 |
| 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 310 | — |
| C Permit | | RM 210 | — |