

Coverage Extensions

Extended protection for life's unexpected moments

Everyday Risks

- Food poisoning
- Drowning
- Insect, snakes, vermin and animal bites
- Suffocation through smoke, fumes or poisonous gas

Lifestyle & Activities

- Amateur sports
- Motorcycling
- Underwater activities / scuba diving (up to 50m)
- Winter sports
- Hunting

Extra Protection

- Strike, riot and civil commotion
- Hijacking
- Terrorism
- Intoxication due to prescribed medications

Unforeseen Events

- Unprovoked murder and/or assault
- Disappearance
- Natural disasters
- Exposure to natural elements

Exclusions

This product does not cover death or disablement directly or indirectly caused by, arising from or in connection with any of the following:

- Any pre-existing physical defect or infirmity, fits of any kind, any form of disease, illness, virus, infection or parasites.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, mutiny, military or usurped power.
- Intoxication beyond the legal limit.
- Provoked murder or assault.
- Accidental death, disablement and Injury while committing or attempting to commit any unlawful acts (acts that are against the law, including but not limited to driving without a valid driving licence).

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Important Notice

- This brochure is a brief description of the product only. Kindly refer to the policy wording for the full details of this product.
- Eligibility
 - Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse/children who are residing in Malaysia.
 - Insured and spouse aged eighteen (18) years old up to seventy (70) years old, renewable up to eighty (80) years old.
 - Proposer's children aged 30 days to 18 years old, or up to 25 years old if still studying full time.
- 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.
- 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

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www.kurnia.com

SCAN for full list of
branch addresses



Visit our agents & branches

1800 88 3833

www.kurnia.com

This brochure is for general information only. The precise terms, exclusions, conditions and definitions applicable to this insurance are specified in the Policy. For full details, please refer to the Product Disclosure Sheet available on www.kurnia.com

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PA FLEX

Personal accident protection
that flexes with your life.



Underwritten by:
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).

PA FLEX

Life moves fast. Your protection should move with it.

A comprehensive personal accident solution designed to support the way you live today, with flexible coverage for life's everyday moments and unexpected turns.

24/7 Worldwide Coverage
Worldwide protection, anytime.
We have got you covered

Medical Expenses
Covers hospitalisation & medical expenses due to an accident

Daily Income Support
Daily hospital income & compassionate care

Cashless Hospital Admission & Discharge
Guaranteed amount up to RM3,000

Personal Safety Benefits
Snatch theft, kidnap and liability protection

Double Indemnity
Accident while travelling during Malaysian public holiday or as a passenger on public transport

Renewal Bonus Benefit
Additional 10% increase of Principal Sum Insured upon renewal without claim

Flexible plans for the way you live.

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)
Accidental Death (Renewal Bonus 10% Per Year Up to Maximum 100% of the Principal Sum Insured)	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000
Permanent Disablement (Renewal Bonus 10% Per Year Up to Maximum 100% of the Principal Sum Insured)	Up to 50,000	Up to 100,000	Up to 200,000	Up to 300,000	Up to 500,000	Up to 750,000	Up to 1,000,000
Medical Expenses	Up to 3,000	Up to 4,500	Up to 6,000	Up to 6,500	Up to 7,500	Up to 8,500	Up to 10,000
Corrective Dental and/or Cosmetic Surgery	Up to 5,000						
Traditional Treatment	Up to 100 per visit, subject to maximum of 500						
Purchase of Orthopaedic Equipment	Up to 1,000				Up to 2,000		
Ambulance Fees	Up to 1,000						
Daily Hospital Income (per day, up to 180 days)	75	75	100	125	175	200	225
Home Nursing Care	Up to 500	Up to 1,000	Up to 1,500	Up to 2,000	Up to 3,000	Up to 4,000	Up to 5,000
Compassionate Care	Up to 100 per day, subject to max of 1,000						
Bereavement Allowance	5,000	10,000	20,000	30,000	50,000	75,000	100,000
Funeral Expenses	Up to 7,500						
Kidnap Cover	5,000 for Expenses and 25,000 for Reward						
Snatch Theft and Robbery	Up to 1,000						
Repatriation of Mortal Remains	Up to 7,500						
Personal Liability	Up to 50,000	Up to 100,000	Up to 200,000	Up to 300,000	Up to 500,000	Up to 750,000	Up to 1,000,000
Double Indemnity Whilst Travelling During National Public Holiday in Malaysia / in Public Conveyance / Transport	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000
Trauma Counselling / Physiotherapy / Psychotherapy / Rehabilitation Expenses	Up to 5,000						
Death due to Natural Disaster	5,000	10,000	20,000	30,000	50,000	75,000	100,000
Optional Weekly Benefits							
Temporary total disablement (per week, up to 104 weeks)	50	75	100	150	250	375	500
Temporary Partial Disablement (per week, up to 104 weeks)	25	37.50	50	75	125	187.50	250
Annual Premium (RM) Without Weekly Benefits (before service tax & stamp duty)							
Occupational Class 1 & Class 2	110	180	295	420	670	1,015	1,415
Occupational Class 3	185	295	490	700	-	-	-
Annual Premium (RM) With Weekly Benefits (before service tax & stamp duty)							
Occupational Class 1 & Class 2	140	220	350	505	810	1,220	1,690
Occupational Class 3	255	400	630	905	-	-	-