

Underwritten by:
Ditanggung jamin oleh:

Liberty General Insurance Berhad

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INSURANS
by Liberty Insurance

PERFECT RIDER PLUS +

ENHANCED
加强版

Drive with peace of mind, for only RM83* p.a.

每年RM83*, 您可享受安心驾驶的保障。



International
Assistance

A PIDM member / PIDM 的成员

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).

此保险保单/产品获PIDM保障。请参阅PIDM 的保险及伊斯兰保险利益保障制度的小册子或者联络 Liberty General Insurance Berhad 或 PIDM (请浏览 www.pidm.gov.my)。

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

1. 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.
2. 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

1. 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.
2. 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 impracticable, 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

1. 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.
3. Liability does not attach until the proposal has been accepted by the Company.
4. Any changes in the information given must be reported to the Company immediately; otherwise, the Company may reserve the right to decline all liability.
5. Please give a definite answer to each question; dashes are not sufficient.
6. Product Disclosure Sheet (PDS) can be obtained from our website www.kurnia.com. You are advised to read the PDS before you take out any product.
7. 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.
8. Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.
9. A full version of the Privacy Notice of Liberty General Insurance Berhad is available on our website at www.libertyinsurance.com.my for your further reference.
10. 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.

PERFECT RIDER PLUS

公路交通事故随时都可能发生，**PERFECT RIDER PLUS** 让您高枕无忧。当您外出驾驶或搭乘，登上或从指定的车辆下来时，您可以感到安心，因为司机和乘客皆获得保障。

特点与利益

- 容易负担的保费，每年低至 RM88。
- 马来西亚全国24小时车辆故障援助及拖车服务，包括无限制的收费站点收费。24小时援助的免付费电话 1 800 88 3833。
- 儿童享有与成人一样相同限制的适用利益。
- 在马来西亚全国公共假期期间享有双倍赔偿。
- 丧亲津贴 - 投保人（保单持有人）若死于伊波拉病毒、非典型肺炎、日本脑炎、基孔肯亚症、疟疾和骨痛热症，保额将增加一倍。
- 车辆碰撞导致车辆全损或失窃（如果指定车辆的汽车综合或第三方，火灾和盗窃保险是向 Liberty General 投保）享有体恤津贴。
- 体恤水灾费用。
- 体恤覆盖砸窗与攫夺。
- 汽车贷款保障。
- 国际援助 - 新加坡、文莱或泰国（距离马来西亚边境 60 公里以内）。欲寻求协助，请拨 03-2268 5655（需付费）。

加强版

合格条件

- 17 岁以上的私人车主。

备注

- 往返行程是指拖车从出发地点到事发现场，并根据您或您的授权司机的要求将您的车辆拖至我们指定的认可维修店或安全的存放地点，之后拖车再返回其出发地点的行程。
- 如果拖车行程超过上述里程限制，您或您的授权司机将根据现行的拖车市场费率承担额外费用。

不受保项目

- 一般不受保项目：预先存在的病症、自杀、战争的风险及车辆用于赛车、速度测试、出租、公路拉力赛或司机是受到酒精或药物的影响或未持有有效执照驾驶所导致的损失。
- 第 18 项利益的不受保项目 - 国际援助。此利益不包括：
 - 在任何偏远地区或未铺砌路面或非宪报道路上的指定车辆，例如庄园、种植园、丛林、地下停车场和顶层停车场。
 - 由于地震、洪水、台风和风暴等自然灾害或不可抗力而导致的拖车或故障援助。
 - 由于机动车事故而拖走指定车辆。
 - 在为指定车辆提供拖车服务的过程中需要特殊拖车和/或特殊设备，且根据公司或其指定的服务提供商的合理评估，这些服务被视为是高风险和/或相对不可行的，例如当汽车或汽车轮胎掉入排水沟或河流中。

备注：此列表只提供一般资讯。请参阅保单合约以获取完整的不受保项目表。

重要事项

- 本投保书仅是一个简要的说明。请参阅保单所附的完整细节。
- 根据 2013 年金融服务法令，第 129 条款，附表 9，第 5 段：顾客有责任采取合理谨慎的措施，在回答任何与持有执照的保险公司是否接受风险及适用费率与条款有关的问题时不向保险公司作出虚假的陈述。
- 只有在投保书已获得公司接受后才被赋予责任。
- 所提供的信息若有任何更改须立即通知公司，否则公司有权拒绝承担任何的责任。
- 请确实地回答每一个问题，使用破折号并不足够。
- 可通过我们的网站 www.kurnia.com 获取产品信息披露说明书 (PDS)。建议你在投保任何产品前仔细地阅读产品信息披露说明书。
- 根据 2013 年金融服务法令，第 130 条款，建议保单持有人作出保单信托受益人提名，并向我们的总部、分行或代理索取一份保单信托受益人表格。
- Liberty General Insurance Berhad 是获得 2013 年金融服务法令许可并受到马来西亚国家银行监管。
- 有关 Liberty General Insurance Berhad 的隐私声明完整资料，可登录我们的网站 www.libertyinsurance.com.my 作进一步的参考。
- 本公司所出的申请表格及保单一律以英文为准，如有任何争议或异议，亦以英文版本为标准。

TABLE OF BENEFITS / 利益表

Item / 项目	Benefits / 利益	Sum Insured / 投保金额 (RM)			
		Plan / 计划 88	Plan / 计划 A	Plan / 计划 B	Plan / 计划 C
1	Accidental Death (per person) / 意外死亡 (每人)	15,000	30,000	75,000	120,000
2	Permanent Disablement (per person) / 永久残废 (每人)	15,000	30,000	75,000	120,000
3	Medical Expenses (per person) / 医疗费用 (每人)	1,500 per accident / 每宗意外	2,000 per accident / 每宗意外	3,000 per accident / 每宗意外	4,000 per accident / 每宗意外
	Corrective Dental and/or Cosmetic Surgery (per person) / 矫正牙齿和/或整容手术 (每人)				
	Ambulance Fees (per person) / 救护车费用 (每人)				
4	Hospital Income (per person, up to maximum 60 days per year) / 住院津贴 (每人，每年最多 60 天)	30 per day / 一天	50 per day / 一天	75 per day / 一天	100 per day / 一天
5	Bereavement Allowance (per person) / 丧亲津贴 (每人) Sum Insured doubled if Insured suffers death due to Ebola, SARS, Japanese Encephalitis, Chikungunya, Malaria and Dengue (provided it is not a declared pandemic in Malaysia) / 投保人若死于伊波拉病毒、非典型肺炎、日本脑炎、基孔肯亚症、疟疾和骨痛热症 (只要它不是在马来西亚被宣布为流行病)，保额将增加一倍	750	750	750	750
6	Compassionate Flood Expenses (any one incident/in aggregate any one period of insurance) / 体恤水灾费用 (任何一个事故 / 总计任何一个保险期限)	1,500	1,500	1,500	1,500
7	Outstanding Credit Card Balance (applicable for Insured only, up to maximum) / 未偿还的信用卡余额 (只限于投保人，最多)	300	500	1,000	1,500
8	Double Indemnity During A National Public Holiday in Malaysia (per person) / 在马来西亚全国公共假期期间享有双倍赔偿 (每人)	30,000	60,000	150,000	240,000
9	Vehicle Breakdown Assistance and Towing Service Within Malaysia (per incident) - Including Unlimited Toll Charges incurred / 马来西亚国内车辆故障援助及拖车服务 (每起事故) - 包括无限制的收费站收费	Up to 600 km round trip / 最多 600 公里来回车程	Unlimited distance / 不限距离	Unlimited distance / 不限距离	Unlimited distance / 不限距离
10	Car Replacement Expenses (up to RM150 per day, maximum per incident) / 汽车替换费用 (每日最多 RM150，最多每起事故)	450	600	750	900
11	Compassionate Allowance for Vehicle Total Loss due to Vehicle Collision or Theft / 车辆碰撞导致车辆全损或失窃 Pays an amount equivalent to 10% of Named Vehicle's Motor Comprehensive or Third Party, Fire and Theft Sum Insured and benefit is only payable if the Motor Comprehensive or Third Party, Fire and Theft Policy is insured with Liberty General (maximum per incident) / 支付相等于指定汽车的汽车综合或第三方，火灾和盗窃保额的 10% 金额及只限于其汽车综合或第三方，火灾和盗窃保险是向 Liberty General 投保才获得支付利益 (最多每起事故)	6,000	8,000	12,000	18,000
12	Taxi and Car Rental Expenses / 计程车和租车费 i. Taxi Expenses / 计程车费用 ii. Car Rental Expenses up to RM150 per day / 租车费用每日最多 RM150 (Maximum per incident and limited to 3 reimbursements a year) / (最多每起事故及限于一年 3 次赔偿)	Not applicable / 不适用	Taxi / 计程车 - 60 Car Rental / 租车 - 400	Taxi / 计程车 - 60 Car Rental / 租车 - 400	Taxi / 计程车 - 60 Car Rental / 租车 - 400
13	Hotel Accommodation Expenses for vehicle breakdown in Malaysia up to RM150 per night (maximum per incident and limited to 3 reimbursements a year) / 在马来西亚的车辆故障的酒店住宿费用每晚最多 RM150 (最多每起事故及限于一年 3 次赔偿)	Not applicable / 不适用	400	400	400
14	Hotel Accommodation Expenses for Vehicle Breakdown in Singapore up to RM150 per night (maximum per incident and limited to 3 reimbursements a year) / 在新加坡的车辆故障的酒店住宿费用每晚最多 RM150 (最多每起事故及限于一年 3 次赔偿)	Not applicable / 不适用	300	300	300
15	Referral Assistance Program Within Malaysia - Taxi and Car Rental Assistance, Arrangement for Hotel Accommodation, Arrangement for Emergency Evacuation, Referral to Service Centre and Car Rental Company and Emergency Message Transmission / 在马来西亚的推荐援助计划 - 计程车和租车援助、包括在内酒店住宿安排、紧急撤离安排、转介至服务中心和租车公司及紧急信息传输	Not applicable / 不适用	Included / 包括在内	Included / 包括在内	Included / 包括在内
16	Compassionate Cover For Smash And Grab / 体恤覆盖砸窗与攫夺 i. Window and/or Windscreen Broken / 窗口和/或挡风玻璃破碎 ii. Loss or Damage to Personal Effects and/or Loss of Cash / 个人财物损失或损坏和/或现金损失	1,000 500	1,000 500	1,000 500	1,000 500
17	Car Loan Protection / 汽车贷款保障	5,000	5,000	5,000	5,000
18	International Assistance / 国际援助 Breakdown towing services within the Republic of Singapore, Negara Brunei Darussalam or Thailand (within 60 kilometres from the Malaysian border). Expenses incurred for repatriation of the Named Vehicle to the Malaysian border shall be borne by the Insured/driver / 新加坡、文莱或泰国境内 (距离马来西亚边境 60 公里以内) 的故障拖车服务。将指定车辆运返马来西亚边境的费用应由被投保人/司机承担	Included / 包括在内	Included / 包括在内	Included / 包括在内	Included / 包括在内
Annual Premium / 常年保费*		(RM)	(RM)	(RM)	(RM)
Private Vehicle / 私家车					
A Driver and up to 4 passengers / 一名司机和最多 4 名乘客		83.02	130.00	230.00	330.00
Each additional passenger / 每增加一名乘客		8.00	12.00	23.00	35.00

Note : The annual premiums are excluding Sales & Service Tax (SST) and Stamp Duty of RM10.00. This product is subject to the prevailing SST rate as imposed by the Government of Malaysia../ 备注：年度保费不包括销售和服务税 (SST) 以及 RM10.00 的印花税。
本产品适用于马来西亚政府规定的现行 SST 税率。