

Private Car 365 PLAN

**Drive with confidence
and peace of mind with
perfect cover from
Private Car 365 Plan.**

Wherever the road takes you,
the Private Car 365 Plan
ensures you and your loved
ones are protected – every day
of the year. With affordable
add-on premiums from **RM0.10
per day**, it's protection that
keeps up with you.



Notes:

1. Private Car 365 Plan's benefits will be provided in addition to the benefits provided under the base motor policy.
2. For Plan 1, 2, 3, and 4, benefit 1 – 6 and 13 – 15 are applicable to insured and/or authorised driver and/or passenger, whereas benefit 17 and 19 are applicable to insured only.
3. For Plan Ezy, benefit 1 – 6 (if any) and 15 are applicable to insured and/or authorised driver only.

Eligibility

1. Available to Liberty Insurance customers with an active Private Car Comprehensive motor policy as a supplementary add-on.

Exclusions

1. Exclusions for Benefit 1, 2, 3, 4, 5 and 6:
 - Intentional self-inflicted injuries, insanity, suicide or any attempt threat (sane or insane).
 - Any pre-existing conditions or physical defect or infirmity, fits or any kind.
 - Any bodily injury which shall result in hernia.
2. Exclusions for Benefit 9, 10 and 11:
 - Towing or breakdown assistance due to natural catastrophic events or Act of God such as earthquake, flood and windstorm.
 - Your Car being involved or connected to any form of motor sports (including driving on a racetrack or competing in organised road or off-road rallies).
 - When Your Car is in any remote area or non-gazetted road e.g. estate, plantation, jungle, basement, roof top parking area and on an unpaved road surface.
3. Other exclusions of your base motor policy.

Important Notice

1. The benefits provided under Private Car 365 Plan are limited to cover one (1) driver and up to four (4) passengers only. You may opt to add the number of passengers covered under this product by paying additional premium, up to the seating capacity specified in Your Car's registration card.
2. This brochure is a brief description of Private Car 365 Plan 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
CT9, Pavilion Damansara Heights,
3, Jalan Damanlela,
Pusat Bandar Damansara,
50490 Kuala Lumpur.

1 800 88 3833

customer@kurnia.com

www.kurnia.com

SCAN for full list of
branch addresses



Visit our agents & branches

1 800 88 3833

www.kurnia.com

(Service Tax Registration No.: B16-1808-31015443)

KURNIA
INSURANS
by Liberty Insurance

Private Car 365 PLAN

**DRIVE FORWARD.
WE HAVE
GOT YOU
COVERED.**



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).



ENJOY ADDITIONAL BENEFITS

FROM 5 PACKAGES
DESIGNED EXCLUSIVELY
TO SUIT YOUR NEEDS!

ADD-ON
PROTECTION
FROM AS LOW AS
RM0.10
PER DAY!

Key Benefits And Features

Breakdown and
Accident Towing
Assistance



Medical Expenses
and other related
bills up to RM4,000



Flood Relief
Allowance of
RM1,500



Compassionate
Cover for Smash
and Grab up to
RM1,500



Get complete peace of mind with **Private Car 365 Plan** – offering flexible packages with protection for accidental death, medical bills, towing, theft or total loss, car replacement, hotel stays, and more.

You get best-in-value coverage for yourself, your car, and your loved ones – tailored to your needs for every journey, every day.

No	Benefits	Private Car 365 Plan				
		Plan 1	Plan 2	Plan 3	Plan 4	Plan Ezy
1	Accidental Death	RM15,000	RM30,000	RM75,000	RM120,000	RM10,000
2	Permanent Disablement	Up to RM15,000	Up to RM30,000	Up to RM75,000	Up to RM120,000	Up to RM10,000
3	Double Indemnity During National Public Holiday in Malaysia	RM30,000	RM60,000	RM150,000	RM240,000	Not Applicable
4	a) Medical Expenses due to accident	Up to RM1,500 Combined Limit	Up to RM2,000 Combined Limit	Up to RM3,000 Combined Limit	Up to RM4,000 Combined Limit	Up to RM1,500
	b) Corrective Dental and/or Cosmetic Surgery					Not Applicable
	c) Ambulance Fees					
5	Hospital Income (per day, up to 60 days)	RM30	RM50	RM75	RM100	Not Applicable
6	Bereavement Allowance	RM750				RM500
7	Flood Relief Allowance	RM1,500				Not Applicable
8	Compassionate Allowance for Total Loss of Vehicle (CALV) / Theft	Up to RM6,000	Up to RM8,000	Up to RM12,000	Up to RM18,000	
9	Vehicle Breakdown Assistance and Towing Service (within Malaysia only)	Up to 600km per roundtrip	Unlimited			Up to 150km per roundtrip
10	Vehicle Accident Towing Service (within Malaysia only)	Not Applicable	Unlimited			Not Applicable
11	International Towing Assistance	Up to 60km from Malaysian border				Up to 100km from Malaysian border
12	Taxi and Car Rental Expenses – limited to 3 events during the Period of Insurance	Not Applicable	Taxi – RM60 per trip			Taxi – RM60 per trip
			Car Rental – RM150 per day, up to RM400 per event			Not Applicable
13	Hotel Accommodation Expenses for Vehicle Breakdown in Malaysia (per day) – limited to 3 events during the Period of Insurance	Not Applicable	RM150 per day, up to RM400 per event			Not Applicable
14	Hotel Accommodation Expenses for Vehicle Breakdown in The Republic of Singapore (per day) – limited to 3 events during the Period of Insurance	Not Applicable	RM150 per day, up to RM300 per event			Not Applicable
15	Compassionate Cover for Smash and Grab	Damage to Window – RM1,000 Loss of Personal Effect/Cash – RM500				Damage to Window and/or Loss of Personal Effect/Cash – RM500 Combined Limit
16	Key Care Cover – limited to 1 event during the Period of Insurance	Not Applicable				Up to RM500
17	Outstanding Credit Card Balance (due to Accidental Death or Permanent Disablement)	Up to RM300	Up to RM500	Up to RM1,000	Up to RM1,500	Not Applicable
18	Car Replacement Expenses (per day) – limited to 1 event during the Period of Insurance	RM150 (Up to RM450)	RM150 (Up to RM600)	RM150 (Up to RM750)	RM150 (Up to RM900)	
19	Car Loan Protection (due to Accidental Death or Permanent Disablement)	RM5,000				
20	Referral Assistance Program	Not Applicable	Included			Included for Benefit 13 arrangement
Annual Premium (Excluding Sales & Service Tax (SST). This product is subject to the prevailing SST rate as imposed by the Government of Malaysia).						
A driver and up to 4 passengers		RM83	RM130	RM230	RM330	RM35
Each additional passenger		RM8	RM12	RM23	RM35	Not Applicable