VALUE ADD-ON SERVICES





SMS Reminder SMS alert on policy renewal and claims status.



Speedy hassle-free claims service offers the most reliable and efficient way to get immediate settlement for damages up to RM10,000*.

*Terms & conditions apply



24-hour Kurnia Auto Assist roadside assistance. 1 800 88 3833

Key Exclusion

Key exclusions for loss or/and damage to your vehicle

- 1. Consequential losses: Any direct or indirect losses of any kind that may arise as a consequence of any incident other than those covered.
- 2. Loss of use of your vehicle*: Any expense or financial loss that may be incurred because of the inability to use your vehicle e.g. cost of hiring replacement vehicle, travelling expenses etc.
- 3. Depreciation or loss of your vehicle's value.
- 4. Breakdown or malfunction of parts: Any mechanical, electrical or electronic breakdown, equipment or computer malfunction, or any other failure or breakage to vour vehicle.
- 5. Convulsions of nature* e.g. flood, typhoon, storm, landslide etc.
- 6. Damage to tyre(s): Any damage to the tyre(s) of your vehicle unless other parts of your vehicle are also damaged at the same time.
- 7. Excess and compulsory excess: The amount to be borne by insured first in respect of each and every claim.

Key exclusions (these apply to the whole Policy)

This policy does not cover loss, damage or liability caused by:

- 1. You or your authorised driver who is under influence of any alcohol or intoxicating liquor, narcotics, dangerous drug or any deleterious drugs or intoxicating substance to such an extent as to be incapable of having proper control of your vehicle.
- 2. Vehicle use:
- for any unlawful purpose or any attempt of any unlawful purpose;
- to practise or participate in a motor sport, competition (other than treasure hunt). rally, pacemaking, reliability trial and speed test; or
- on any racetrack.
- 3. Unauthorised driver.
- 4. War. act of terrorism, strike, riots or civil commotion*.
- 5. Convulsions of nature* e.g. flood, typhoon, storm, landslide etc.

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

*unless specifically purchased or covered under this policy.

Important Notice

- You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website www.kurnia.com
- In the event your car meets with an accident, you will need to send your car to our panel of approved workshops or any other repairer that we have given you special permission to use.
- Failure to send your car to our panel of approved workshops for repair would constitute a breach of this policy and we can refuse to pay the Own Damage claims.
- We will ensure there are adequate number of our panel of approved workshops to provide reasonable and convenient access to you.
- Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to, either assist you in accessing the nearest workshop on our panel and arrange for towing services to such selected workshop at no cost to you; or allow the damaged vehicle to be repaired at a nearby motor repair workshop that has been approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS), as may be determined by us.
- Please refer to the terms and conditions of the policy for further details.

Underwritten by: Ditanggung jamin oleh:

Liberty General Insurance Berhad 197801007153 (44191-P)

Formerly known as Dahulu dikenali sebagai AmGeneral Insurance Berhad

HEAD OFFICE IBU PEJABAT

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 IMBAS untuk senarai alamat cawangan



Visit our agents & branches Kunjungi ejen & cawangan kami

1 800 88 3833

www.kurnia.com



Underwritten by:

A PIDM member



auto **365 COMPREHENSI**

OTOR PROTECT TO SUIT YOUR NEEDS

Liberty General Insurance Berhad 197801007153 (44191-P) Formerly known as AmGeneral Insurance Berhad

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.mv).

Optional cover (with additional premium)

This list is nonexhaustive. Please refer to our branches or insurance intermediaries for al other optional covers that are available.





MORE AFFORDABLE

benefits provide flexibility

MORE

OPTIONS

A more cost effective solution where you pay only for the coverage you need. Enjoy affordability and flexibility, ensuring you get the best value for your money.

BETTER PROTECTION

PA benefits for better protection for the policyholder or the authorised driver.



AFFORDABLE, FLEXIBLE PROTECTION

THAT GIVES YOU ULTIMATE VALUE











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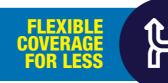


















BASIC COVERAGE

Loss and/or damage to insured vehicle due to accident, fire or theft

- Liability to third party for bodily injury, death or property damage
- Towing assistance up to RM200 for Accident only

FROM BASIC TO COMPLETE, **YOU CHOOSE THE COVERAGE THAT IS RIGHT FOR YOU.**

STANDARD **ADD-ONS**

OPTIONAL BENEFITS WITH ADDITIONAL PREMIUM Flexibility to add any one or all of the following optional benefits

- Windscreen
- Special Perils
- Legal Liability of Passengers
- Legal Liability to Passengers
- Compensation for assessed repair time (CART)

NEW **ADD-ONS**

OPTIONAL BENEFITS WITH ADDITIONAL PREMIUM Flexibility to add any one or all of the following optional benefits

- Personal Accident (Accidental Death / Permanent Disablement up to RM10,000)
- Waiver of Compulsory **Excess - Unnamed Driver** / All Drivers
- Breakdown towing assistance up to 150km round trip*
- *1. Round trip is defined as a trip by the tow truck from its starting location to the scene of the incident, then towing vour vehicle to an 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.

Key Benefits and Features

Your insurance covers

Loss or damage to your vehicle due to accidental damage including accidental collision, overturning or impact damage.

Loss or damage to your vehicle due to fire, explosion or lightning, malicious act, burglary, housebreaking or theft.

Liability to Third Parties due to death, bodily injury or property damage

Cover for windscreen, windows or sunroof Legal liability to passenger(s) (LLP) Legal liability of passenger(s) (LLOP) Inclusion of special perils e.g. flood, landslide etc. Compensation for assessed repair time (CART) Strike, riot and civil commotion Waiver of betterment Private hire car (e-hailing) Insured/policyholder/authorised driver personal accident up to RM10,000* Breakdown towing assistance up to 150km round trip Waiver of compulsory excess - Unnamed Driver / All Drivers