

VALUE ADD-ON SERVICES



Approved Repairer
Hassle-free damage repair
with more than 400 approved
repairers nationwide.



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 your 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

auto**365**
COMPREHENSIVE
LITE



**AFFORDABLE
MOTOR PROTECTION
TO SUIT YOUR NEEDS.**

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

A PIDM member
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).



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

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 your 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.

auto **365**
COMPREHENSIVE
LITE

AFFORDABLE, FLEXIBLE PROTECTION THAT GIVES YOU ULTIMATE VALUE

BETTER PROTECTION



MORE OPTIONS

3 new customisable add-on benefits provide flexibility for a more personalised insurance plan.

FLEXIBLE COVERAGE FOR LESS



MORE AFFORDABLE

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.

ENHANCED ADD-ONS



BETTER PROTECTION

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

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	
Optional cover (with additional premium)	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.
<i>This list is non-exhaustive. Please refer to our branches or insurance intermediaries for all other optional covers that are available.</i>	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



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