

PRODUCT DISCLOSURE SHEET for Perfect Rider Plus Insurance

IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Perfect Rider Plus Insurance policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

This policy covers the Insured, driver and/or passengers in the event of bodily injury caused by accidental means resulted in death or disablement while driving or riding, boarding or alighting from the vehicle named in the policy.

This policy also extends to cover the Insured (Policyholder) 24 hours worldwide irrespective of whether the Insured is in the vehicle as named in the policy against death or permanent disablement caused by accidental means. If the Named Vehicle is registered under Association/Corporation/Company, the Named Vehicle owner as the Policy owner may nominate a person to be covered under this extended coverage.

Vehicle Breakdown Assistance and Towing Service shall be rendered in Malaysia only. Towing limit is covered up to 600km roundtrip/unlimited distance based on plan selected. Unlimited toll charges during a towing are covered.

Eligibility – Private vehicle owners aged 17 years and above.

2. What are the covers / benefits provided?

Please refer to Table of Benefits in the product brochure.

Duration of cover is generally one year. You need to renew your cover annually unless you sign up an auto-renewal payment instruction to renew automatically, subject to the terms and conditions.

3. How much premium do I have to pay?

The premium that you have to pay may vary depending on plan selected. There are 4 plans with premium of RM88.00 (Plan 88), RM137.80 (Plan A), RM243.80 (Plan B) and RM349.80 (Plan C), covering a driver and up to 4 passengers. Additional premium is applicable for each additional passenger. For an individual policyholder on standard Plan A, the total premium payable is as below.

Premium -	RM	137.80
Stamp Duty -	RM	10.00
Total premium payable is	RM	147.80

Note: Premiums stated are inclusive of 6% GST.

4. What are the fees and charges I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Goods & Services Tax (GST)	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	10% of the gross premium

5. What are some of the key terms and conditions that I should be aware of?

Importance of Disclosure

- (i) **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 the rates and terms to be applied.
- (ii) Compliance on Motor Insurance Cover - This policy will automatically become null and void if the vehicle as named in the policy is no longer insured under a private vehicle motor policy.
- (iii) Passengers of all ages are covered.
- (iv) Territorial limit covered is Malaysia, the Republic of Singapore and Negara Brunei Darussalam unless specified otherwise under the respective benefits covered in this Policy.
- (v) Special Provisions
 - In the event that the actual number of passengers exceeds the number stated in the policy schedule, the Company's limit of liability per person under all benefits, except Benefit 6, 7, 9 to 14, 16 and 17 as specified in the brochure/policy, will be reduced by the ratio of the actual number of passengers to that of the number of passengers declared. The limitation shall not apply to the driver.
- (vi) Two Or More Policies – If at the time of any claim under Benefit 3, 6, 7, Benefit 10 to 14, there shall be any other insurances whether with AmGeneral or other insurance companies covering the same risk or any part thereof, AmGeneral shall not be liable for more than its ratable proportion thereof.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Pre-existing conditions;
- Childbirth or miscarriage;
- If You or Your Authorised Driver is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that You or Your Authorised Driver are incapable of having proper control of the Vehicle;
- While the vehicle is used for illegal activities or as an unlicensed carrier;
- Suicide and any attempt thereat;
- If You or Your Authorised Driver do not have a valid driving licence to drive the Vehicle. This will not apply if You or Your Authorised Driver have an expired licence but are not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- Loss, damage or liability to/by the vehicle named in the policy during the breakdown assistance and towing service;
- While the Insured and/or Insured Person participating in a brawl or strike, riot, civil commotion or demonstration;
- Terrorism.

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

7. Can I cancel my policy and how do I cancel it?

You may cancel your policy by giving 14 days written notice to AmGeneral. We will retain the premium according to the short period table for the period the policy has been in force and refund to you the unexpired portion of the policy period, provided no claim has been made during the period of insurance.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

AmGeneral Insurance Berhad
Level 5, Menara Shell
No. 211, Jalan Tun Sambanthan
50470 Kuala Lumpur, Malaysia
PO Box 11228, GPO Kuala Lumpur
50740 W.P. Kuala Lumpur, Malaysia

Toll Free : 1-800-88-6333
Fax : 03-2268 2222
Email : corporate@kurnia.com
Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available

AmDrive Plus

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01 January 2017