

TABLE OF BENEFITS / JADUAL FAEDAH

| Item / Perkara  | Benefits / Faedah   | Sum Insured / Jumlah Diinsuranskan (RM)             |  |  |  |
|---|---|---|--|--|--|
|   |   | Plan / Pelan 88                                     | Plan / Pelan A                                   | Plan / Pelan B                                   | Plan / Pelan C                                   |
| 1   | Accidental Death (per person) / <i>Kematian Akibat Kemalangan (setiap orang)</i>  | 15,000  | 30,000   | 75,000   | 120,000  |
| 2   | Permanent Disablement (per person) / <i>Hilang Upaya Kekal (setiap orang)</i>   | 15,000  | 30,000   | 75,000   | 120,000  |
| 3   | Medical Expenses (per person) / <i>Perbelanjaan Perubatan (setiap orang)</i>  | 1,500 per accident / setiap kemalangan              | 2,000 per accident / setiap kemalangan           | 3,000 per accident / setiap kemalangan           | 4,000 per accident / setiap kemalangan           |
|   | Corrective Dental and/or Cosmetic Surgery (per person) / <i>Pembedahan Pembedahan Gigi dan/atau Pembedahan Kosmetik (setiap orang)</i>  |   |  |  |  |
|   | Ambulance Fees (per person) / <i>Yuran Ambulan (setiap orang)</i>   |   |  |  |  |
| 4   | Hospital Income (per person, up to maximum 60 days per year) / <i>Pendapatan Hospital (sehingga maksimum 60 hari setiap tahun setiap orang)</i>   | 30 per day / sehari                                 | 50 per day / sehari                              | 75 per day / sehari                              | 100 per day / sehari                             |
| 5   | Bereavement Allowance (per person) / <i>Elaun Pengkebumian (setiap orang)</i><br>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) / <i>Jumlah Diinsuranskan berganda jika Pihak Diinsuranskan meninggal dunia akibat Ebola, SARS, Ensefalitis Jepun, Chikungunya, Malaria dan Denggi (dengan syarat ia bukan wabak yang diisytiharkan di Malaysia)</i>  | 750   | 750  | 750  | 750  |
| 6   | Compassionate Flood Expenses (any one incident/in aggregate any one period of insurance) / <i>Perbelanjaan Ehsan Akibat Banjir (maksimum setiap kejadian/agregat bagi setiap tempoh insurans)</i>   | 1,500   | 1,500  | 1,500  | 1,500  |
| 7   | Outstanding Credit Card Balance (applicable for Insured only, up to maximum) / <i>Baki Kad Kredit Tertunggak (untuk Pihak Diinsuranskan sahaja, sehingga maksimum)</i>  | 300   | 500  | 1,000  | 1,500  |
| 8   | Double Indemnity During A National Public Holiday in Malaysia (per person) / <i>Indemniti Berganda Ketika Cuti Umum Seluruh Malaysia (setiap orang)</i>   | 30,000  | 60,000   | 150,000  | 240,000  |
| 9   | Vehicle Breakdown Assistance and Towing Service Within Malaysia (per incident) - Including Unlimited Toll Charges incurred / <i>Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda Di Dalam Malaysia (setiap kejadian) - Termasuk Caj Tol Tanpa Had</i>  | Up to 600 km roundtrip / sehingga 600km pergi balik | Unlimited distance / Tiada had jarak             | Unlimited distance / Tiada had jarak             | Unlimited distance / Tiada had jarak             |
| 10  | Car Replacement Expenses (up to RM150 per day, maximum per incident) / <i>Perbelanjaan Gantian Kereta (sehingga RM150 sehari, maksimum setiap kejadian)</i>   | 450   | 600  | 750  | 900  |
| 11  | Compassionate Allowance for Vehicle Total Loss due to Vehicle Collision or Theft / <i>Elaun Ehsan Bagi Kerugian Penuh/Menyeluruh Kenderaan Akibat Perlanggaran Atau Kecurian Kenderaan</i><br>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 AmGeneral (maximum per incident) / <i>Membayar nilai bersamaan 10% daripada Jumlah Diinsuranskan ke atas Polisi Motor Komprehensif atau Pihak Ketiga, Kebakaran dan Kecurian bagi Kenderaan yang Dinamakan dan faedah akan dibayar jika Polisi Motor Komprehensif atau Pihak Ketiga, Kebakaran dan Kecurian diinsuranskan dengan AmGeneral (maksimum setiap kejadian)</i> | 6,000   | 8,000  | 12,000   | 18,000   |
| 12  | Taxi and Car Rental Expenses / <i>Perbelanjaan Sewa Teksi dan Kereta</i><br>i. Taxi Expenses / <i>Perbelanjaan Teksi</i><br>ii. Car Rental Expenses up to RM150 per day / <i>Perbelanjaan Sewa Kereta sehingga RM150 sehari (Maksimum per incident and limited to 3 reimbursements a year) / (Maksimum setiap kejadian dan bayaran balik terhad kepada 3 kali setahun)</i>  | Not applicable / Tidak berkenaan                    | Taxi / Teksi - 60 Car Rental / Sewa Kereta - 400 | Taxi / Teksi - 60 Car Rental / Sewa Kereta - 400 | Taxi / Teksi - 60 Car Rental / Sewa Kereta - 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) / <i>Perbelanjaan Penginapan Hotel bagi Kerosakan Kenderaan di Malaysia sehingga RM150 semalam (maksimum setiap kejadian dan bayaran balik terhad kepada 3 kali setahun)</i>   | Not applicable / Tidak berkenaan                    | 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) / <i>Perbelanjaan Penginapan Hotel bagi Kerosakan Kenderaan di Singapura sehingga RM150 semalam (maksimum setiap kejadian dan bayaran balik terhad kepada 3 kali setahun)</i>   | Not applicable / Tidak berkenaan                    | 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 / <i>Program Bantuan Rujukan Di Dalam Malaysia - Bantuan Sewa Teksi dan Kereta, Pengurusan untuk Penginapan Hotel, Pengurusan untuk Pemindahan Kecemasan, Rujukan ke Pusat Servis dan Syarikat Sewa Kereta dan Penghantaran Pesanan/Mesej Kecemasan</i>   | Not applicable / Tidak berkenaan                    | Included / Termasuk                              | Included / Termasuk                              | Included / Termasuk                              |
| 16  | Compassionate Cover For Smash And Grab / <i>Perlindungan Ehsan untuk Samun dan Pecah Tingkap</i><br>i. Window and/or Windscreen Broken / <i>Tingkap dan/atau Cermin Kereta Pecah</i><br>ii. Loss or Damage to Personal Effects and/or Loss of Cash / <i>Kehilangan atau Kerosakan Barangan Peribadi dan/atau Kehilangan Wang Tunai</i>  | 1,000<br>500  | 1,000<br>500                                     | 1,000<br>500                                     | 1,000<br>500                                     |
| 17  | Car Loan Protection / <i>Perlindungan Pinjaman Kereta</i>   | 5,000   | 5,000  | 5,000  | 5,000  |
| <b>Annual Premium / Premium Tahunan</b>   |   | (RM)  | (RM)   | (RM)   | (RM)   |
| <b>Private Vehicle / Kenderaan Persendirian</b>                                   |   |   |  |  |  |
| A Driver and up to 4 passengers / <i>Seorang Pemandu dan sehingga 4 penumpang</i> |   | 88.00   | 137.80   | 243.80   | 349.80   |
| Each additional passenger / <i>Setiap penumpang tambahan</i>                      |   | 8.48  | 12.72  | 24.38  | 37.10  |

Note: Premium stated are inclusive of 6% Service Tax. / *Nota: Premium yang tertera adalah termasuk 6% Cukai Perkhidmatan.*

EXCLUSIONS

Pre-existing conditions, pregnancy, suicide, war risks, childbirth or miscarriage 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.

IMPORTANT NOTICE

- This proposal form is a brief description only. The full details of the policy coverage are to be found in the policy.
- 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.
- Liability does not attach until the proposal has been accepted by the Company.
- Any changes in the information given must be reported to the Company immediately; otherwise, the Company may reserve the right to decline all liability.
- Please give a definite answer to each question; dashes are not sufficient.
- 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.
- 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.
- AmGeneral Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- A full version of the Privacy Notice of AmGeneral Insurance Berhad is available on our website at www.amgeneralinsurance.com for your further reference.
- 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.

PENGECUALIAN

Keadaan sedia ada, kehamilan, bunuh diri, peperangan, melahirkan anak atau keguguran dan kerugian diakibatkan ketika kenderaan digunakan untuk perlumbaan, ujian kelajuan, sewa, perlumbaan rali jalanraya atau semasa pemandu di bawah pengaruh alkohol atau dadah atau memandu tanpa lesen sah.

NOTIS PENTING

- Borang cadangan ini hanya ringkasan saja. Maklumat terperinci tentang perlindungan polisi boleh didapati di dalam polisi.
- Menurut Akta Perkhidmatan Kewangan 2013, Seksyen 129, Jadual 9, Perenggan 5: Adalah menjadi kewajipan pengguna untuk mengambil penangguhan insurans berlesen semasa menjawab apa-apa soalan yang diperlukan yang berkaitan dengan keputusan penangguhan insurans sama ada untuk menerima atau tidak risiko dan kadar dan terma yang hendak dipakai.
- Liabiliti adalah tidak ditanggung sehingga cadangan ini diterima oleh Syarikat.
- Sebarang pertukaran informasi yang telah diberi mesti dilaporkan kepada Syarikat serta merta; jika tidak, Syarikat berhak menolak sebarang liabiliti.
- Sila berikan jawapan yang tepat kepada setiap soalan; tanda sengkang adalah tidak memadai.
- Lampiran Pemberitahuan Produk boleh didapati daripada laman web www.kurnia.com. Anda dinasihatkan untuk membaca Lampiran Pemberitahuan Produk sebelum anda memutuskan untuk mengambil mana-mana produk.
- Pemegang Polisi adalah dinasihatkan untuk membuat penamaan di bawah Seksyen 130, Akta Perkhidmatan Kewangan 2013 dan boleh mendapatkan Borang Penamaan dari Ibu Pejabat, Cawangan atau Ejen kami.
- AmGeneral Insurance Berhad dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
- Versi lengkap Notis Privasi AmGeneral Insurance Berhad boleh didapati di laman web kami di www.amgeneralinsurance.com untuk rujukan lanjut anda.
- Sekiranya berlaku konflik atau percanggahan berhubung peruntukan teks Bahasa Inggeris dengan mana-mana Dokumen Kontrak dan apa-apa terjemahannya, maka teks Bahasa Inggeris akan diguna pakai.

AmGeneral Insurance Berhad (44191-P)  
A member of the AmBank Group

UW-NM-F415

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

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Wisma BJM, Lebuhraya Darul Aman,  
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Fax: 04-731 0888

KLANG BRANCH  
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No. 100  
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83000 Batu Pahat, Johor.  
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KLUANG BRANCH  
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CENTRAL BRANCH  
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88300 Kota Kinabalu, Sabah.  
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SEREMBAN BRANCH  
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IPOH BRANCH  
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