

PERFECT RIDER



24 HOUR
VEHICLE BREAKDOWN ASSISTANCE

24 HOUR
TOWING SERVICE WITH UNLIMITED DISTANCE

DOUBLE INDEMNITY COVER
DURING NATIONAL PUBLIC HOLIDAYS IN MALAYSIA

For vehicle emergencies, you will get round-the-clock **vehicle breakdown assistance** with **unlimited towing services**, anywhere in Malaysia.

Corporate bodies and entities can have the peace of mind that your employees are **well protected** too.

ELIGIBILITY

- A Malaysian, Permanent Resident of Malaysia, Work Permit/Pass Holder in Malaysia and his/her legal spouse/ child/children parent/employee who are legally residing in Malaysia or
- A Corporate Body registered in Malaysia to cover its employees.
- The age of proposer, his/her legal spouse/parent/employee is 18 years to 85 years old.
- The age of proposer's child/children who is/are financially dependent on him/her is 30 days to 18 years old or up to 23 years old if he/she is studying full-time in a recognized institution of higher learning.

EXCLUSIONS

This policy does not cover death or disablement caused by the following events:

- Any kind of disease, illness, sickness, virus, infection or parasites.
- Any pre-existing conditions, physical defect or infirmity, fits of any kind.
- Childbirth, miscarriage, pregnancy or any related complication.
- While the Insured Person is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance.
- Driving without a valid driving licence.
- Committing or attempting to commit any unlawful act.
- Self-inflicted injuries, insanity, suicide and any attempt threat (whether sane or insane).
- Loss, damage or liability to/caused by the vehicle named in the policy during the breakdown assistance and towing service.
- While the Insured Person participating in a brawl or demonstration/engaging in water skiing, any underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating ropes or guides, racing of any kind other than on foot.
- Provoked murder or assault, food poisoning, insect, snakes, vermin and animal bites.

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

OCCUPATIONAL EXCLUSIONS

For Insured Person working as or involved in the types of occupation listed below (whether on a temporary or permanent basis), no benefit shall be payable under this policy for Accidental Bodily Injury whilst on active duty of any of the following activities:-

Racer, professional sportsman, seaman, logger, off-shore worker, air crew member, fisherman, horse jockey, professional entertainer, explosive maker/handler, ship crew, test pilots and drivers, stevedores, professional divers, fireman, underground worker/miner, member of armed forces, naval military or air force service or operations, police force and rescue service.

TABLE OF BENEFITS / JADUAL FAEDAH

Benefits / Faedah-Faedah	Plan / Pelan		
	1 (RM)	2 (RM)	3 (RM)
1 Accidental Death (per person) / <i>Kematian Akibat Kemalangan (setiap orang)</i>	20,000	50,000	80,000
2 Permanent Disablement (per person) / <i>Hilang Upaya Kekal (setiap orang)</i>	20,000	50,000	80,000
3 Medical Expenses (per person) / <i>Perbelanjaan Perubatan (setiap orang)</i>	500 per accident / <i>setiap kemalangan</i>		
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 Bereavement Allowance (per person) / <i>Elaun Pengkebumian (setiap orang)</i>	500	500	500
5 Outstanding Credit Card Balance (per person, up to maximum) / <i>Baki Kad Kredit Tertunggak (setiap orang, sehingga maksimum)</i>	500	500	500
6 Double Indemnity During A National Public Holiday in Malaysia as a result of a motor vehicle accident (per person) / <i>Indemniti Berganda Ketika Cuti Umum Seluruh Malaysia akibat daripada kemalangan kenderaan bermotor (setiap orang)</i>	40,000	100,000	160,000
7 Vehicle Breakdown Assistance and Towing Service Within Malaysia (per incident) - Including Unlimited Toll Charges / <i>Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda Di Dalam Malaysia (setiap kejadian) - Termasuk Caj Tol Tanpa Had (Applicable for a private vehicle registered under Proposer's name / Untuk satu kenderaan persendirian yang dinamakan atas Pencadang)</i>	Unlimited distance / <i>Tanpa had jarak</i>		

Annual Premium / Premium Tahunan	Plan / Pelan		
	1 (RM)	2 (RM)	3 (RM)
Proposer and up to 3 Named Insured Persons / <i>Pencadang dan sehingga 3 Orang Yang Diinsuranskan Dinamakan</i>	137.80	243.80	349.80
Each additional Named Insured Person / <i>Setiap tambahan Orang Yang Diinsuranskan Dinamakan</i>	26.50	53.00	79.50

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

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 through 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.

NOTA 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 penjagaan munasabah untuk tidak membuat salah nyataan kepada penanggung insurans berlesen semasa menjawab apa-apa soalan yang diperlukan yang berkaitan dengan keputusan penanggung 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 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 melalui 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.

PERFECT RIDER 24hr PROPOSAL FORM / BORANG CADANGAN PERFECT RIDER 24hr

Cover Note No. / No. Nota Perlindungan

Agent Name and Code / Nama dan Kod Ejen

DETAILS OF PROPOSER / MAKLUMAT-MAKLUMAT PENCADANG

Name of Proposer / Nama Pencadang	Date of Birth / Tarikh Lahir	Home / Office / Rumah / Pejabat
NRIC / Passport No. / No. Kad Pengenal / Pasport	Telephone No. / No. Telefon	Handphone / Telefon Bimbit
Business Registration No. / No. Pendaftaran Syarikat	State / Negeri	Others / Lain-lain
Occupation / Business / Pekerjaan / Perniagaan	Marital Status / Status Perkahwinan	Married / Kahwin
Correspondence Address / Alamat Surat-Menyurat	Nationality / Warganegara	Single / Bujang
Postcode / Poskod		
Gender / Jantina		
E-mail Address / Alamat E-mel		
Registration No. / No. Pendaftaran	Make & Model / Buruan & Model	Type of Body / Jenis Boodan
Note: Applicable for Vehicle Breakdown Assistance and Towing Service Benefit only. / Nota: Diperlukan untuk Faedah Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda sahaja.		
Period of Insurance / Tempoh Insurans	From / Dari	To / Sehingga

PROPOSER'S VEHICLE DETAILS / BUTIR-BUTIR KENDERAAN PENCADANG

Registration No. / No. Pendaftaran	Make & Model / Buruan & Model	Type of Body / Jenis Boodan
Note: Applicable for Vehicle Breakdown Assistance and Towing Service Benefit only. / Nota: Diperlukan untuk Faedah Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda sahaja.		
Period of Insurance / Tempoh Insurans	From / Dari	To / Sehingga

INSURED PERSON'S DETAILS / BUTIR-BUTIR ORANG YANG DIINSURANSKAN

Name of Insured Person / Nama Orang Yang Diinsuranskan	NRIC / Passport / Birth Cert. No. / No. Kad Pengenal / Pasport / Sijil Kelahiran	Relationship to Proposer / Hubungan dengan Pencadang

CHOICE OF PLAN / PELAN PILIHAN

(Please tick / Sila tandakan ✓)	Plan / Pelan		
	1	2	3
Proposer and up to 3 Named Insured Persons / <i>Pencadang dan sehingga 3 Orang Yang Diinsuranskan Dinamakan</i>	RM 137.80	RM 243.80	RM 349.80
Each additional Named Insured Person / <i>Setiap tambahan Orang Yang Diinsuranskan Dinamakan</i>	RM 26.50	RM 53.00	RM 79.50
No. of additional Named Insured Person / <i>Bilangan tambahan Orang Yang Diinsuranskan Dinamakan</i>			
Stamp Duty / Duti Setem	RM 10.00		
Total Premium Payable / Jumlah Premium Berbayar	RM	RM	RM

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

GENERAL QUESTIONNAIRE / SOALAN UMUM

1. Have you ever sustained any injuries by accident during the last 2 years? / <i>Pernahkah anda mengalami apa-apa kecederaan akibat kemalangan untuk 2 tahun yang lalu?</i>	Yes / Ya	No / Tidak
Date of accident / <i>Tarikh kemalangan:</i>	Type of claim / <i>Jenis tuntutan:</i>	Amount of claim / <i>Jumlah tuntutan:</i>
2. Have your insurance proposal(s) ever been declined, cancelled, refused renewal or subject to any special terms by another insurance company(ies)? / <i>Pernahkah cadangan insurans anda ditolak, dibatalkan, tidak diperbaharui atau dikenakan syarat-syarat khusus oleh syarikat insurans yang lain?</i>	Yes / Ya	No / Tidak
If Yes, please provide reason / <i>Jika Ya, sila berikan sebab:</i>		