

## PERFECT RIDER PLUS

Road accidents can happen anytime. Let **PERFECT RIDER PLUS** take care of your worries. While you are out driving or riding, boarding or alighting from the named vehicle, rest assured both driver and passengers are protected.

## UNIQUE FEATURES

- Affordable premium for as low as RM88 per year.
- 24 hours Vehicle Breakdown Assistance and Towing Service within Malaysia including Unlimited Toll Charges. For Assistance to contact 24 hours toll free number 1 800 88 3833.
- Children enjoy the same limit as adult on applicable benefits.
- Double Indemnity during a national public holiday in Malaysia.
- Bereavement Allowance - Sum Insured doubled if Insured (Policyholder) suffers death due to Ebola, SARS, Japanese Encephalitis, Chikungunya, Malaria and Dengue.
- Compassionate Allowance for Vehicle Total Loss due to Vehicle Collision or Theft (covered if Named Vehicle's Motor Comprehensive or Third Party, Fire and Theft Insurance is insured with AmGeneral).
- Compassionate Flood Expenses.
- Compassionate Cover For Smash And Grab.
- Car Loan Protection.
- International Assistance - Republic of Singapore, Negara Brunei Darussalam or Thailand (within 60 kilometres from the Malaysian border). For assistance, please dial 03-2268 5655 (charges apply).

ENHANCED

## ELIGIBILITY

- Private Vehicle Owners aged 17 years and above.

## NOTES

- 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 our designated 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.
- 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.

## EXCLUSIONS

- General 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.
- Exclusions for Benefit 18 - International Assistance. This benefit will not cover:
  - the Named Vehicle in any remote area or on an unpaved road surface or on a road that is not a gazetted road e.g. estate, plantation, jungle, basement and roof top parking area.
  - Towing or breakdown assistance due to natural catastrophic events or Act of God such as earthquake, flood, typhoon and windstorm.
  - Towing of the Named Vehicle due to motor vehicle accident.
  - Special towing and/or special equipment is required during the course of providing the towing services for the Named Vehicle which, based on the Company's or its assigned service provider's reasonable assessment, are deemed high risk and/or reasonably impracticable, e.g. when the car or car tyre falls into the drain or river.Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

## 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](http://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](http://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.

## PERFECT RIDER PLUS

Kemalangan jalan raya boleh berlaku pada bila-bila masa. Pilihlah **PERFECT RIDER PLUS** untuk menjaga kebimbangan anda. Semasa anda memandu atau menumpang, menaiki atau turun dari kenderaan yang dinamakan, yakinlah kedua-dua pemandu dan penumpang dilindungi.

## CIRI-CIRI UNIK

- Premium serendah RM88 setahun.
- 24 Jam Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda di dalam Malaysia, termasuk Caj Tol Tanpa Had. Panggilan ke talian bebas tol bernombor 1 800 88 3833 untuk Khidmat Bantuan.
- Kanak-Kanak menikmati had faedah sama seperti had faedah orang dewasa untuk faedah tertentu.
- Indemniti Berganda ketika cuti umum seluruh Malaysia.
- Elaun Pengebumian - Jumlah Diinsuranskan berganda jika Pihak Diinsuranskan (Pemegang Polisi) meninggal dunia akibat Ebola, SARS, Ensefalitis Jepun, Chikungunya, Malaria dan Denggi.
- Elaun Ehsan bagi Kerugian Penuh/Menyeluruh Kenderaan Akibat Perlanggaran atau Kecurian Kenderaan (dilindungi jika Polisi Motor Komprehensif atau Pihak Ketiga, Kebakaran dan Kecurian Kereta Dinamakan diinsuranskan dengan AmGeneral).
- Perbelanjaan Ehsan Akibat Banjir.
- Perlindungan Ehsan untuk Samun dan Pecah Tingkap.
- Perlindungan Pinjaman Kereta.
- Bantuan Antarabangsa - Di Republik Singapura, Negara Brunei Darussalam atau Thailand (dalam lingkungan jarak 60 kilometer dari sempadan Malaysia). Untuk bantuan, sila hubungi 03-2268 5655 (caj dikenakan).

DITAMBAH BAIK

## KELAYAKAN

- Pemilik Kereta Persendirian berumur 17 tahun dan ke atas.

## NOTA

- Perjalanan ulang-alik bermaksud perjalanan kereta tunda dari lokasi permulaannya ke tempat kejadian, kemudian penundaan kenderaan anda ke bengkel yang kami tetapkan mengikut permintaan anda atau pemandu yang dibenarkan anda atau ke tempat simpanan yang selamat, kemudian perjalanan balik kereta tunda itu ke lokasi permulaannya.
- Jika perjalanan penundaan telah melebihi had jarak perbatuan seperti yang dinyatakan di atas, kos tambahan mestilah ditanggung oleh anda atau pemandu yang dibenarkan anda berdasarkan kadar pasaran semasa untuk penundaan.

## PENGECUALIAN

- Pengecualian Am: Keadaan sedia ada, kehamilan, bunuh diri, peperangan, melahirkan anak atau keguguran dan kerugian berlaku 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.
- Pengecualian untuk Faedah 18 - Bantuan Antarabangsa. Faedah ini tidak melindungi:
  - Kereta Dinamakan berada di kawasan terpencil atau permukaan jalan tidak berturap atau jalan yang tidak diwartakan sebagai jalan raya, contohnya estet, ladang, hutan, tempat letak kereta bawah tanah atau di atas bumbung.
  - Bantuan tunda atau kerosakan akibat kejadian bencana alam atau malapetaka semula jadi seperti gempa bumi, banjir, taufan dan ribut angin.
  - Kereta Dinamakan ditunda akibat kemalangan kenderaan bermotor.

- Kemudahan tunda khas dan/atau peralatan khas diperlukan semasa menyediakan perkhidmatan tunda bagi Kereta Dinamakan, yang berasaskan penilaian Syarikat atau penyedia perkhidmatan yang dilantik, dianggap berisiko tinggi dan/atau sewajarnya tidak wajar, contohnya apabila kereta atau tayar kereta jatuh ke dalam longkang atau sungai.  
Nota: Senarai ini tidak menyeluruh. Sila rujuk kepada kontrak polisi untuk senarai penuh pengecualian yang terkandung di bawah polisi ini.

## 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 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 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](http://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](http://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.

Underwritten by:  
Ditanggung jamin oleh:

## AmGeneral Insurance Berhad

197801007153 (44191-P)

A member of the AmBank Group  
Ahli Kumpulan AmBank

### HEAD OFFICE IBU PEJABAT

Menara Shell, No. 211,  
Jalan Tun Sambanthan,  
50470 Kuala Lumpur, Malaysia.  
P.O. Box 11228, GPO Kuala Lumpur,  
50740 W.P. Kuala Lumpur, Malaysia.

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

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PERFECT RIDER PLUS



Drive with peace of mind,  
for only RM88 p.a.

Dengan hanya RM88 setahun, kini  
anda boleh pandu dengan tenang



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 Pembetulan Gigi dan/atau Pembedahan Kosmetik (setiap orang)</i>				
4	Ambulance Fees (per person) / <i>Yuran Ambulan (setiap orang)</i>	30 per day / sehari	50 per day / sehari	75 per day / sehari	100 per day / sehari
	Hospital Income (per person, up to maximum 60 days per year) / <i>Pendapatan Hospital (sehingga maksimum 60 hari setiap tahun setiap orang)</i>				
5	Bereavement Allowance (per person) / <i>Elauw Pengebumian (setiap orang)</i> 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 round trip / <i>Pejalanan ulang-alik sehingga 600km</i>	Unlimited distance / <i>Tiada had jarak</i>	Unlimited distance / <i>Tiada had jarak</i>	Unlimited distance / <i>Tiada had jarak</i>
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>Elauw Ehsan Bagi Kerugian Penuh/Menyeluruh Kenderaan Akibat Perlanggaran Atau Kecurian Kenderaan</i> 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 Kereta 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> i. Taxi Expenses / <i>Perbelanjaan Teksi</i> (Maximum per incident and limited to 3 reimbursements a year) / <i>(Maksimum setiap kejadian dan bayaran balik terhad kepada 3 kali setahun)</i>	Not applicable / <i>Tidak berkenaan</i>	Taxi / <i>Teksi - 60 Car Rental / Sewa Kereta - 400</i>	Taxi / <i>Teksi - 60 Car Rental / Sewa Kereta - 400</i>	Taxi / <i>Teksi - 60 Car Rental / Sewa Kereta - 400</i>
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 / <i>Tidak berkenaan</i>	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 / <i>Tidak berkenaan</i>	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 / <i>Tidak berkenaan</i>	Included / <i>Termasuk</i>	Included / <i>Termasuk</i>	Included / <i>Termasuk</i>
16	Compassionate Cover For Smash And Grab / <i>Perlindungan Pinjaman Kereta</i> i. Window and/or Windscreens Broken / <i>Tingkap dan/atau Cermin Kereta Pecah</i> ii. Loss or Damage to Personal Effects and/or Loss of Cash / <i>Kehilangan atau Kerosakan Barangan Peribadi dan/atau Kehilangan Wang Tunai</i>	1,000 500	1,000 500	1,000 500	1,000 500
17	Car Loan Protection / <i>Perlindungan Pinjaman Kereta</i>	5,000	5,000	5,000	5,000
18	International Assistance / <i>Bantuan Antarabangsa</i> Breakdown towing services within the Republic of Singapore, Negara Brunei Darussalam or Thailand (within 60 kilometres from the Malaysian border). Expenses incurred for repatriation of the Named Vehicle to the Malaysian border shall be borne by the Insured/driver / <i>Perkhidmatan tunda kereta rosak di Republik Singapura, Negara Brunei Darussalam atau Thailand (dalam lingkungan jarak 60 kilometer dari sempadan Malaysia). Perbelanjaan untuk penghantaran balik Kereta Dinamakan ke sempadan Malaysia hendaklah ditanggung oleh Pihak Diinsuranskan / pemandu</i>	Included / <i>Termasuk</i>	Included / <i>Termasuk</i>	Included / <i>Termasuk</i>	Included / <i>Termasuk</i>
	<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.*

PERFECT RIDER PLUS PROPOSAL FORM / BORANG CADANGAN INSURANS PERFECT RIDER PLUS

Cover Note No. / *Nota Perifirindangan*

Agent Name and Code / *Nama dan Kod Ejen*

DETAILS OF PROPOSER / MAKLUMAT-MAKLUMAT PENCADANG

Name of Proposer / *Nama Pencadang*  
 Name of Nominated Driver / *Nama Pemandu yang Dinamakan* (For Company owned vehicle / *Untuk kereta milik Syarikat*)  
 NRIC / Passport No. / *Kad Pengenalan Baru / Pasport*  
 Occupation / Business / *Pekerjaan / Perniagaan*  
 Correspondence Address / *Alamat Surat-Menyurat*  
 Postcode / *Poskod*  
 Gender / *Jantina*  
 Nationality / *Warganegara*  
 E-mail Address / *Alamat E-mel*

Business Registration No. / *Muatan Tempat Duduk (termasuk Pemandu)*  
 Date of Birth / *Tarikh Lahir*  
 Telephone No. / *Telefon*  
 State / *Negeri*  
 Marital Status / *Status Perkahwinan*  
 Others, please specify / *Lain-lain, sila nyatakan*

Home / Office / *Rumah / Pejabat*  
 Telephone / *Telefon*  
 Teleron / *Bimbit*

Single / *Bujang*  
 Married / *Kahwin*  
 Others / *Lain-lain*

DETAILS OF VEHICLE / BUTIR-BUTIR KENDERAAN

Registration No. / *No. Pendaftaran*  
 Type of Body / *Jenis Badan*  
 Seating Capacity (including Driver) / *Muatan Tempat Duduk (termasuk Pemandu)*  
 Make & Model / *Buatan & Model*

PERIOD OF COVER / TEMPOH INSURANS

From / *Dari* (dd/mm/yyyy) / *(hh/bb/tttt)* To / *Sehingga* (dd/mm/yyyy) / *(hh/bb/tttt)*

TOTAL PREMIUM / JUMLAH PREMIUM

CHOICE OF PLAN / PELAN PILIHAN	Plan / Pelan 88	Plan / Pelan A	Plan / Pelan B	Plan / Pelan C
A Driver and up to 4 passengers / <i>Seorang Pemandu dan sehingga 4 penumpang</i>	RM 88.00	RM 137.80	RM 243.80	RM 349.80
Each additional passenger / <i>Setiap penumpang tambahan</i>	RM 8.48	RM 12.72	RM 24.38	RM 37.10
No. of Passenger(s) / <i>X Additional Premium RM</i>				

Premium / *Premium*  
 Plus Stamp Duty / *Tambah Duti Setem*  
 Total Premium Payable / *Jumlah Premium Berbayar*

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

GENERAL QUESTIONNAIRES / SOALAN UMUM

1. Have you ever sustained any injuries by accident during the last 2 years? / *Pernahkan anda mengalami apa-apa kecederaan akibat kemalangan untuk 2 tahun yang lepas?*  
 If Yes, please give further details / *Jika Ya, sila beri penjelasan lanjut:*  
 Date of Accident / *Tarikh Kemalangan:* \_\_\_\_\_ Type of Claim / *Jenis Tuntutan:* \_\_\_\_\_  
 Amount of Claim / *Jumlah Tuntutan:* \_\_\_\_\_  
 2. Has your insurance proposal(s) ever been declined, cancelled, refused renewal or subject to any special terms by another insurance company(ies)? / *Pernahkan cadangan insurans anda ditolak, dibatalkan, tidak diperbaharui atau dikenakan syarat-syarat khusus oleh syarikat insurans lain?*  
 If Yes, please provide reason / *Jika Ya, sila berikan sebab:* \_\_\_\_\_

DECLARATION OF PROPOSER / PENGAKUAN PENCADANG

I/We hereby confirm that I/We have taken reasonable care to answer all the questions herein honestly and to the best of My/Our knowledge, belief and recollection and that I/We shall remain under a continuous duty to inform the Company of any change, amendment or addition to the aforesaid questions until the Policy is issued and comes into effect. I/We understand that the Company may void the policy and reject any claim payable thereunder (whether in whole or in part) in the event of a deliberate misrepresentation, misdescription, error, omission or non-disclosure of fact (whether or not there was an inquiry/question raised pertaining to the same) with or without an intention to defraud the Company by Me/Us which would have affected the premium payable or the acceptance of the risk by the Company. / *Saya/Kami mengesahkan bahawa saya/kami telah memberi sebarang perhatian untuk menjawab kesemua soalan yang terkandung secara jujur di sepanjang pengetahuan, kepercayaan dan ingatan Saya/Kami, dan Saya/Kami akan bertanggungjawab untuk memberitahu pihak Syarikat berkenaan sebarang perubahan, pindaan atau penambahbaikan pada soalan di atas sehingga Polisi dikeluarkan dan berkuatkuasa. Saya/Kami faham bahawa Syarikat boleh membatalkan Polisi ini dan menyalahkan raka (sama ada terdapat pertanyaan/persoalan ataupun tidak akan dilakukan mengenai yang samajag dengan niat atau tanpa niat untuk menipu Syarikat oleh Saya/Kami yang akan menjejaskan premium yang perlu dibayar atau terhadad penerimaan risiko oleh pihak Syarikat. Yes / Ya No / Tidak*  
 I/We agree that the Company shall have the right to use My/Our data and personal information for the purpose of the insurance operational process which might include transfer of data and personal information to the Company's related companies, subsidiaries and/or its holding company, outsourcing partners, reinsurers and solicitor but not limited to affiliate companies including their outsourcing partners. / *Saya/Kami bersetuju bahawa pihak Syarikat berhak untuk menggunakan data dan maklumat peribadi saya/kami bagi tujuan pemprosesan operasi insurans yang mungkin termasuk pemindahan data dan maklumat peribadi kepada syarikat yang sekutu dengan pihak Syarikat, anak-anak syarikat dan/atau syarikat induknya, rakan kongsi pembekalan luar, Penanggung Insurans Semula dan pegawai cara tetapi tidak terhad kepada syarikat-syarikat sekutu dan/atau syarikat kongsi pembekalan luar mereka. Yes / Ya No / Tidak*  
 I/We further agree that the Company, its partners and its related companies, subsidiaries and/or its holding company can share and use My/Our data and personal information for the purpose of promoting the Company's and its related companies, subsidiaries and/or its holding company's product, new services and support requirements, and marketing campaigns and activities and commercial transactions. / *Saya/Kami sekerunya bersetuju bahawa pihak Syarikat, rakan niaganya dan syarikat-syarikat sekutu, anak-anak syarikat dan/atau syarikat induk berhak untuk berkongsi dan menggunakan data dan maklumat peribadi untuk tujuan mempromosikan produk, perkhidmatan baru dan keperluan sokongan, dan kempen dan aktiviti pemasaran dan transaksi komersi yang dikendalikan oleh pihak Syarikat dan syarikat sekutu, anak-anak syarikat dan/atau syarikat induk. Yes / Ya No / Tidak*

Date / *Tarikh* \_\_\_\_\_ Signature of Proposer / *Tandatangan Pencadang* \_\_\_\_\_

AUTO RENEWAL INSTRUCTION / ARAHAN PEMBAHARUAN AUTOMATIK

I hereby authorise AmGeneral Insurance Berhad to debit my credit card being payment of premium for this proposal and all future policy renewal or such other amount as advised by AmGeneral Insurance Berhad from time to time under this policy. / *Saya memberi kuasa kepada AmGeneral Insurance Berhad untuk mendebit akaun kad kredit saya sebagai bayaran premium untuk cadangan ini dan semua pembaharuan polisi di masa hadapan atau jumlah lain yang dimahitkan oleh AmGeneral Insurance Berhad dari semasa ke semasa.*

Please Debit / *Sila Debit* \_\_\_\_\_ Visa \_\_\_\_\_  
 Credit Card No. / *No. Kad Kredit* \_\_\_\_\_  
 Name of Cardholder / *Nama Pemegang Kad* \_\_\_\_\_  
 Card Expiry Date / *Tarikh Tamat Tempoh Kad* (mm/yyyy) / *(bb/tttt)* \_\_\_\_\_  
 Card Issuing Bank / *Bank Pengeluar Kad* \_\_\_\_\_

Note / *Nota:* Cardholder's relationship to Insured must be either spouse, parent or child. / *Hubungan pemegang kad kepada Pihak Diinsuranskan mestilah pasangan suami isteri, ibubapa atau anak.* Cardholder's Signature (as per card) / *Tandatangan Pemegang Kad (seperti di dalam kad)*

Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 / Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001

For Agent / *Staff Use Only / Untuk Ejen / Kakitangan Sahaja*  
 In Compliance with Section 16(2) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001, I hereby certify that the Proposer's original NRIC / Business Registration Certificate / Passport was verified and authenticated by me at the Point of Sale. / *Meneru / Seksyen 16(2) Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, saya dengan ini mengesahkan bahawa Kad Pengenalan (KP) / Sijil Pendaftaran / Pasport asal Pencadang telah disahkan ketulenannya ketika urus niaga dijalankan.*

Name of Proposer / *Nama Pencadang* \_\_\_\_\_  
 Cover Note No. / *Policy No. / No. Sijil Insurans / No. Polisi* \_\_\_\_\_  
**VERIFICATION / PENGESAHAN**  
 Name of Agent / *Staff / Nama Ejen / Kakitangan* \_\_\_\_\_  
 NRIC No. / *No. KP* \_\_\_\_\_ Date / *Tarikh* \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Signature / *Tandatangan* \_\_\_\_\_