KURNIA INSURANS
by Liberty Insurance

Claims Bulletin 2026

THE IMPORTANCE OF
NON-MOTOR INSURANCE

LIABILITY INSURANCE



Vol.2

WHAT IS LIABILITY INSURANCE?

Provides financial protection where an individual or organization is legally responsible for injury, damage or loss to a third party

WHY IT MATTERS?

Financial Protection — Covers legal fees, settlements and compensation costs arising from claims or lawsuits.

Protection of Assets — Safeguards personal and business assets from being used to settle liabilities

Legal Compliance — Required in certain situations (e.g. motor insurance or contractual obligations)

Reputation Management — Helps manage claims professionally, reducing reputational damage from disputes.

Peace of Mind — Enable invidual and businesses to operate confidently knowing risks are mitigated

WHAT IT COVERS?

- Third party bodily injury (medical expenses, compensation)
- Property damage caused to others
- Legal defense costs
- Settlement or court awarded damages

KEY TAKEAWAYS

Liability insurance is a critical risk management tool that protects against unforeseen legal and financial exposures, ensuring stability for both individuals and organisations.

Call our hotline and press #2 for sales enquiries