

24 Jam 365 Hari Perlindungan
Seluruh Dunia

Kemalangan tidak berbau. Oleh itu, kami menawarkan perlindungan sepanjang masa di seluruh dunia. Walau di mana anda berada, anda tidak perlu bimbang mengenai perbelanjaan perubatan tidak dijangka yang mungkin timbul akibat kemalangan.

Kadar Premium Termampu & Terlaras Iaitu
Tanpa Mengambilkira Umur Penyertaan

Untuk mengatasi masalah ini, kami mengesyorkan bahawa kemampuan anda membiayai premium produk ini akan kekal memandangkan kadar premium yang rendah, bermula serendah RM0.52 sehari dan tidak meningkat mengikut usia.

Faedah 24 Jam Perkhidmatan Bantuan
Kerosakan Kenderaan dan Perkhidmatan
Tunda di seluruh Malaysia, termasuk:

- Perkhidmatan bantuan kerosakan kenderaan dan perkhidmatan tunda sehingga 450km perjalanan ulang-alik* dan tidak dihadkan untuk bilangan kejadian
 - Caj tol tanpa had
 - Menukar tayar pancit
 - Mengganti bateri (jika bateri baharu diperlukan, perbelanjaan akan ditanggung oleh Pihak Diinsuranskan/pemandu)
 - “Jump start” enjin Kereta Dinamakan
- Sila hubungi 24 Jam AmAssurance **1 800 88 6333** untuk perkhidmatan bantuan kerosakan kenderaan dan perkhidmatan tunda (dikendalikan oleh Kurnia Auto Assist)



Jaminan Pulangan Wang
Dalam Masa 15 Hari

Bagaimana jika anda mengubah fikiran? Anda tidak perlu risau kerana kami menawarkan jaminan pulangan wang dalam masa 15 hari bagi memastikan kepuasan 100%. Ketika tempoh ini, anda bebas untuk mengkaji semula polisi anda. Jika anda memutuskan bahawa perlindungan ini tidak sesuai untuk anda, hubungi kami di 1 800 88 6333 dan premium anda akan dipulangkan sepenuhnya. Itu jaminan kami.

**Nota:*
i) 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.
ii) 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.

Kini anda dapat menikmati pelan fleksibel dan komprehensif serendah RM0.52 sehari!

MANFAAT								
	GAYA HIDUP A		GAYA HIDUP B		GAYA HIDUP C		GAYA HIDUP D	
	PERAK (RM)	EMAS (RM)	PERAK (RM)	EMAS (RM)	PERAK (RM)	EMAS (RM)	PERAK (RM)	EMAS (RM)
BAHAGIAN 1 : HAD MANFAAT BAGI SETIAP KEJADIAN								
Kematian Akibat Kemalangan	100,000	200,000	100,000	200,000	100,000	200,000	100,000	200,000
Pembiayaan Pengkebumian	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Kehilangan Upaya Kekal dan Kehilangan Anggota Badan	100,000	200,000	100,000	200,000	100,000	200,000	100,000	200,000
BAHAGIAN 2 : HAD MANFAAT BAGI SETIAP KEJADIAN								
Surgeri Muka dan Pergigian	5,000	10,000	5,000	10,000	5,000	10,000	5,000	10,000
Ragut/Pengeluaran Tunai di ATM	750	1,500	750	1,500	750	1,500	750	1,500
Pendapatan Kemasukan Hospital	100	200	100	200	100	200	100	200
Elaun Penyembuhan	1,000	2,000	1,000	2,000	1,000	2,000	1,000	2,000
BAHAGIAN 3 : MANFAAT TAMBAHAN, HAD MANFAAT SETIAP TAHUN								
Khidmat Negara	5,000	8,000	-	-	-	-	-	-
Sukan/Pengembaraan	5,000	8,000	-	-	-	-	-	-
Jagaan Kanak-kanak	-	-	5,000	8,000	-	-	-	-
Khidmat Pembantu Rumah	-	-	5,000	8,000	5,000	8,000	-	-
Cuti Pemulihan	-	-	-	-	5,000	8,000	-	-
Alat Perubatan	-	-	-	-	-	-	5,000	8,000
Jagaan Kejururawatan	-	-	-	-	-	-	5,000	8,000
Manfaat Hidup (Bahagian 2+3)	50,000	100,000	50,000	100,000	50,000	100,000	50,000	100,000
Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda di dalam Malaysia (Setiap Kejadian) termasuk Caj Tol Tanpa Had	Sehingga 450km perjalanan ulang-alik bagi kenderaan yang dinamakan dalam jadual polisi							

Premium Selaras untuk semua peringkat
umur... ia sungguh berpatutan!

CARA BAYARAN	PERAK (RM)	EMAS (RM)
PREMIUM TAHUNAN	170.00	320.00

Nota Penting
• Brosur ini adalah untuk maklumat am sahaja. Ia bukannya kontrak insurans. Terma, pengecualian, syarat-syarat dan definisi tepat yang berkaitan dengan insurans ini dinyatakan dalam Kontrak Polisi.
• Anda hendaklah memastikan bahawa pelan ini menepati keperluan anda dan anda mampu membayar amaun premium yang perlu dibayar di bawah polisi ini.
• Premium tahunan yang tertera adalah sebelum Cukai Perkhidmatan tertakluk kepada kadar semasa seperti yang dikenakan oleh Kerajaan Malaysia dan tidak termasuk RM10.00 Duti Setem.



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Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur, Malaysia.

Personal Essentials -
Protection For Women

Personalized protection

24 hours worldwide coverage that meets my
lifestyle needs.



A PIDM member / Ahli PIDM

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).
Manfaat-manfaat yang dibayar di bawah polisi yang layak ini adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Liberty General Insurance Berhad atau PIDM (layari www.pidm.gov.my).



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Personal Essentials - Protection For Women

Personal Accident Insurance

One size does not fit all. That’s why we have tailor-made our **Personal Essentials - Protection For Women** with four exclusive lifestyle categories which will be just right for women like you. As we are mindful of your needs, we ensure that the coverage is comprehensive (eg. covers snatch theft, national service, sports/ adventure, child care and maid service related incidents) and the enrolment is hassle-free and guaranteed. **Personal Essentials - Protection For Women** meticulously takes care of minute details so that you can enjoy more of life’s simple pleasures. We trust that the joy and peace of mind that comes with **Personal Essentials - Protection For Women** will bring out the true beauty in you!

Personal Essentials - Protection For Women Offers Comprehensive Protection To Suit Your Lifestyle

Variety is the spice of life. That is why we are offering two plans with 4 exclusive lifestyle categories for you to choose from. Each plan consists of many benefits including a high lump sum payment in the unfortunate event of accidental death and disabilities.

Acceptance Without Medical Examination

Uncertainty may be part and parcel of life. However, your enrolment with us is certain as long as your age is between 16 and 65. There is no medical examination required. For the ultimate peace of mind, your policy will be renewed until you reach the age of 70 years old provided payment has been made.

24 hours 365 days
Worldwide Coverage

Accidents can happen anytime, anywhere. That is why we are offering you round-the-clock worldwide coverage. No matter where you are, you need not worry about the unplanned medical expenses that may arise from an accident.

Affordable Standard Premium Rates
Regardless of Entry Age

Inflation erodes savings and reduces disposable income. To take care of this little financial menace, we guarantee that our very affordable premium rate, which starts from as little as RM0.52 a day, will never increase with time!

Benefits of 24-Hour Vehicle Breakdown Assistance and Towing Service within Malaysia includes:

- Vehicle breakdown assistance and towing service up to 450km round trip* is for an unlimited number of events
- Unlimited toll charges
- Changing of flat tyres
- Replacing battery (if a new battery is required, this will be at Insured/ driver’s expense)
- Jump starting of Named Vehicle’s engine

Please call 24-Hour AmAssurance number **1 800 88 6333** for vehicle breakdown assistance and towing service (supported by Kurnia Auto Assist)



15 Days Money Back Guarantee

What if you change your mind? Well, no worries, as we offer a 15 days money back guarantee to ensure 100% satisfaction. During this period, you are free to review your policy. In the unlikely event where you decide that this coverage is not for you, simply give us a call at 1 800 88 6333 and your premium will be fully refunded. This is our pledge.

**Note:*
i) 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.
ii) 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.

You can now enjoy our flexible and comprehensive plans from as low as RM0.52 a day!

BENEFITS	 LIFESTYLE A		 LIFESTYLE B		 LIFESTYLE C		 LIFESTYLE D	
	SILVER (RM)	GOLD (RM)	SILVER (RM)	GOLD (RM)	SILVER (RM)	GOLD (RM)	SILVER (RM)	GOLD (RM)
SECTION 1 : BENEFIT LIMIT PER EVENT								
Accidental Death	100,000	200,000	100,000	200,000	100,000	200,000	100,000	200,000
Funeral Expenses	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Permanent Disablement and Dismemberment	100,000	200,000	100,000	200,000	100,000	200,000	100,000	200,000
SECTION 2 : BENEFIT LIMIT PER EVENT								
Facial & Dental Surgery	5,000	10,000	5,000	10,000	5,000	10,000	5,000	10,000
Snatch Theft/ATM Withdrawal	750	1,500	750	1,500	750	1,500	750	1,500
Hospital Income	100	200	100	200	100	200	100	200
Recovering Allowance	1,000	2,000	1,000	2,000	1,000	2,000	1,000	2,000
SECTION 3 : ADDITIONAL BENEFITS, BENEFIT LIMIT PER YEAR								
National Service	5,000	8,000	-	-	-	-	-	-
Sports/Adventure	5,000	8,000	-	-	-	-	-	-
Child Care	-	-	5,000	8,000	-	-	-	-
Maid Service	-	-	5,000	8,000	5,000	8,000	-	-
Recuperating Leave	-	-	-	-	5,000	8,000	-	-
Medical Equipment	-	-	-	-	-	-	5,000	8,000
Nursing Care	-	-	-	-	-	-	5,000	8,000
Living Benefit (Section 2+3)	50,000	100,000	50,000	100,000	50,000	100,000	50,000	100,000
Vehicle Breakdown Assistance and Towing Service within Malaysia (Per Incident) including Unlimited Toll Charges Incurred	Up to 450km round trip to the named vehicle in the policy schedule							

Standard premium rates across all ages... it's so affordable!			Important Notes • This brochure is for general information only. It is not a contract of insurance. The precise terms, exclusions, conditions and definitions applicable to this insurance are specified in the Policy Contract. • You should satisfy yourself that this plan will best serve your needs and that the premiums payable under the policy is an amount that you can afford. • The annual premium stated are before the Service Tax at the prevailing rate as imposed by the Government of Malaysia and excludes Stamp Duty of RM10.00.
PAYMENT MODE	SILVER (RM)	GOLD (RM)	
ANNUAL PREMIUM	170.00	320.00	

Personal Essentials - Protection For Women

Insurans Kemalangan Perseorangan

Satu saiz tidak padan untuk semua. Itulah sebabnya kami telah mereka pelan perlindungan khusus untuk wanita. Satu daripada empat kategori gaya hidup **Personal Essentials - Protection For Women** kami yang eksklusif akan sesuai untuk anda. Menyedari keperluan anda, kami memastikan bahawa perlindungan ini adalah komprehensif (contohnya, yang berkaitan dengan ragut, khidmat negara, sukan/pengembaraan, jagaan kanak-kanak dan khidmat pembantu rumah) manakala penyertaan adalah bebas dari kerumitan dan dijamin. **Personal Essentials - Protection For Women** menguruskan segalanya dengan terperinci supaya anda dapat menikmati keseronokan hidup yang sebenarnya. Kami percaya bahawa kegembiraan dan ketenteraman fikiran yang ditawarkan oleh **Personal Essentials - Protection For Women** akan menyerlahkan keindahan diri anda!

Personal Essentials - Protection For Women Menawarkan Perlindungan Komprehensif Yang Bersesuaian Dengan Gaya Hidup Anda

Kepelbagaian membentuk warna-warna kehidupan. Itulah sebabnya kami menawarkan dua pelan dengan 4 kategori gaya hidup eksklusif yang direka khusus untuk anda. Setiap pelan merangkumi banyak manfaat termasuk bayaran sekaligus yang tinggi jika berlaku perkara-perkara yang tidak diingini seperti kemalangan maut dan hilang upaya.

Penerimaan Tanpa Pemeriksaan Perubatan

Ketidaktentuan mungkin merupakan sebahagian daripada kehidupan. Tetapi, pendaftaran anda dengan kami adalah pasti dan dijamin asalkan anda berumur di antara 16 hingga 65. Tiada pemeriksaan perubatan diperlukan. Untuk ketenangan fikiran sepenuhnya, polisi anda akan diperbaharui sehingga anda berumur 70 tahun selagi bayaran telah dibuat.