

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 Mengambilira 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 pergi balik 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 **1300-88-2647** 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 1300-80-3030 dan premium anda akan dipulangkan sepenuhnya. Itu jaminan kami.

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 pergi balik bagi kenderaan yang dinamakan dalam jadual polisi | | | | | | | |

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

| CARA BAYARAN | PERAK (RM) | EMAS (RM) |
|-----------------|---------------|---------------|
| PREMIUM TAHUNAN | 190.20 | 349.20 |

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 termasuk 6% Cukai Perkhidmatan dan RM10.00 Duti Setem.

1300 80 3030 | amassurance.com.my

Distributed by / Diedarkan oleh:
AmBank (M) Berhad (8515-D)

Underwritten by / Ditanggung jamin oleh:
AmGeneral Insurance Berhad (44191-P)
Members of the AmBank Group / Ahli AmBank Group

AmGeneral Insurance Berhad - Head Office / Ibu Pejabat:
Menara Shell, No. 211, Jalan Tun Sambanthan,
50470, Kuala Lumpur

Personal Essentials -
Protection For Women

Personalized protection

24 hours worldwide coverage that meets my
lifestyle needs.



A PIDM member

Underwritten by:



AmBank

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 roundtrip 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 **1300-88-2647** 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 1300-80-3030 and your premium will be fully refunded. This is our pledge.

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 roundtrip to the named vehicle in the policy schedule | | | | | | | |

Standard premium rates across all ages... it's so affordable!

| PAYMENT MODE | SILVER (RM) | GOLD (RM) |
|----------------|-------------|-----------|
| ANNUAL PREMIUM | 190.20 | 349.20 |

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 inclusive of 6% Service Tax and Stamp Duty of RM10.00.

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.