

PERFECT RIDER


24 HOUR PEACE OF MIND

Worldwide Personal Accident protection for everyone

KETENANGAN MINDA 24 JAM

Perlindungan Kemalangan Diri di seluruh dunia

With Vehicle Breakdown and Towing Assistance
Dengan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda

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 (laiari www.pidm.gov.my).

KELAYAKAN

1. Warganegara Malaysia, Pemastautin Tetap Malaysia, Pemegang Permit/ Pas Kerja di Malaysia dan suami/steri yang sah/ anak/anak-anak/ ibu bapa/ pekerja yang menetap secara sah di Malaysia atau

2. Badan Korporat berdaftar di Malaysia untuk melindungi pekerja

3. Pencadang, suami/steri sah/ ibu bapa/ pekerja berumur 18 tahun hingga 85 tahun.

4. Anak-anak-anak pencadang di bawah tanggungan kewargannya berumur 30 hari hingga 18 tahun atau sehingga 23 tahun jika masih menuntut sepenuh masa di institusi pengajian tinggi yang diiktiraf.

PENGECUALIAN

Polisi ini tidak melindungi kematiatan atau kehilangan upaya disebabkan oleh kejadian berikut:

- Sebarang jenis sakit, penyakit, virus, jangkitan atau parasit.
- Sebarang kecacatan fizikal, mental atau uzur, sebarang jenis sawan yang sedia ada.
- Semasa Orang Yang Diinsuranskan berada di bawah pengaruh alkohol atau pengaruh minuman keras atau arak yang membubarkan, narkotik, dadah berbahaya atau dadah-dadah lain yang memudaratkan atau bahan yang membubarkan.
- Memandu tanpa lesen memandu yang sah.
- Cubaan untuk melakukan aktiviti yang menyalah undang-undang.
- Kecederaan diri sendiri yang disengajakan, tidak siuman, bunuh diri dan sebarang cubaan yang seumpamanya.
- Kerugian, kerosakan atau liabiliti kepada/diakibatkan oleh kenderaan yang dinamakan di dalam polis semasa perkhidmatan bantuan kerosakan kenderaan dan perkhidmatan tunda.
- Semasa Orang Yang Diinsuranskan melibatkan diri dalam pergaduhan atau turut perasaa/penglibatan dalam luncur air, sebarang aktiviti bawah air yang melibatkan penggunaan alat bantuan pernafasan (kecuali menyelam scuba), mendaki gunung yang melibatkan penggunaan talai atau jurupandu, perlumbaan selain daripada menggunakan kaki.
- Pembunuhan atau serangan yang didorong, keracunan makanan, gigitan serangga, ular, binatang perosak dan binatang.

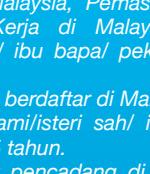
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PENGECUALIAN PEKERJAAN

Bagi Orang Yang Diinsuranskan yang bekerja sebagai atau melakukan

mana-mana jenis pekerjaan yang disenaraikan di bawah (sama ada secara sementara atau tetap), tiada faedah akan dibayar di bawah polisi ini untuk Kecederaan Anggota Badan akibat Kemalangan semasa melakukan pekerjaan sedemikian:-

Pelumba, ahli sukan profesional, klesi, pembalak, pekerja pesisir pantai, ahli pesawat udara, nelayan, joki kuda, penghibur profesional, pembuat/pengendali bahan letupan, krew kapal, juruterbang dan pemandu ujian, pemungkah kargo, penyelam profesional, ahli bomba, pekerja bawah tanah/pelombong, ahli angkatan bersenjata, perkhidmatan dan operasi tentera laut atau tentera udara, anggota polis dan perkhidmatan penyelamat.

PERFECT RIDER


24
JAM BANTUAN
KEROSAKAN KENDERAAN

24
JAM PERKHIDMATAN
TUNDA KENDERAAN
UNTUK ANDA DAN
ORANG YANG
DINAMAKAN

**PERLINDUNGAN
INDEMNITI BERGANDA**
KETIKA CUTI UMUM
SELURUH MALAYSIA

Perkhidmatan **bantuan kerosakan kenderaan dan tunda tanpa had**, 24 jam di seluruh Malaysia.

Badan-badan korporat dan organisasi juga dapat menikmati ketenangan minda apabila pekerja-pekerja mereka **dilindungi sepenuhnya**.

Perfect Rider 24hr adalah pelan kemalangan diri yang **terunggul**.

(Service Tax Registration No. B16-1808-31015443)

0324 | UW-NM-F417



PERLINDUNGAN MENYELURUH UNTUK ANDA DAN ORANG YANG TERUNGKUL

Signature of Proposer / Tandatangan Pencadang

Date / Tarikh:

Signature of Proposer / Tandatangan Pencadang

Name / Nama:

NRIC / No. Kad Pengendalian:

Address / Alamat:

Signature of Proposer / Tandatangan Pencadang

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Address / Alamat:



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Perfect protection
for you and your
loved ones

Perfect Rider 24hr is the **ultimate**
Personal Accident Plan.

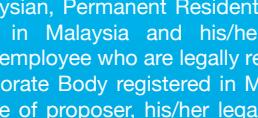
For vehicle emergencies, you will get
round-the-clock **vehicle breakdown
assistance** with **unlimited towing
services**, anywhere in Malaysia.

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

24 HOUR VEHICLE BREAKDOWN
ASSISTANCE

24 HOUR TOWING SERVICE WITH
UNLIMITED DISTANCE

DOUBLE INDEMNITY COVER
DURING NATIONAL PUBLIC
HOLIDAYS IN MALAYSIA

PERFECT RIDER 

**WORLDWIDE
PERSONAL ACCIDENT
PROTECTION**
FOR YOU AND OTHER
NAMED PERSONS



ELIGIBILITY

1. 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
2. A Corporate Body registered in Malaysia to cover its employees.
3. The age of proposer, his/her legal spouse/parent/employee is 18 years to 85 years old.
4. 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.
- 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 thereof (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), mountain-eering 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>		
④ Corrective Dental and/or Cosmetic Surgery (per person) / <i>Pembedahan Pembetulan Gigi dan/atau Pembedahan Kosmetik (setiap orang)</i>			
⑤ Ambulance Fees (per person) / <i>Yuran Ambulan (setiap orang)</i>			
⑥ Bereavement Allowance (per person) / <i>Elaun Pengesuburan (setiap orang)</i>	500	500	500
⑦ Outstanding Credit Card Balance (per person, up to maximum) / <i>Baki Kad Kredit Tertunggak (setiap orang, sehingga maksimum)</i>	500	500	500
⑧ 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 kemalangan kendaraan bermotor (setiap orang)</i>	40,000	100,000	160,000
⑨ Vehicle Breakdown Assistance and Towing Service Within Malaysia (per incident) - Including Unlimited Toll Charges / <i>Perkhidmatan Bantuan Kerosakan Kendaraan dan Perkhidmatan Tunda Di Dalam Malaysia (setiap kejadian) - Termasuk Caj Tol Tanpa Had</i>	Unlimited distance / <i>Tanpa had jarak</i>		
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