

Right Cover is specially designed for everyone at an affordable premium, providing 24 hours worldwide protection.

With affordable premium from as low as RM13* annually, you are entitled to all the listed benefits:-

1. Accidental Death
2. Permanent Disablement
 - Total Permanent Disablement
 - Total Paralysis or Permanently Bedridden
 - Loss of one or both hands
 - Loss of one or both feet
 - Loss of one or both eyes
3. Bereavement Allowance

*Note: Premium stated is before the Service Tax at the prevailing rate as imposed by the Government of Malaysia and excludes Stamp Duty of RM10.00.

ELIGIBILITY

1. A Malaysian, Permanent Resident of Malaysia, Work Permit/Pass Holder in Malaysia or his/her legal spouse/child/employee who is legally residing in Malaysia. If the proposer is a corporate body registered in Malaysia, the proposer can name its employee as the Insured Person.
2. The age of proposer, his/her legal spouse/employee is 16 years to 75 years old, renewable up to 80 years old.
3. The age of proposer's dependent child is from 30 days to 18 years old (or up to 23 years old for full-time student in a recognised institution of higher learning).
4. Parental/Guardian consent is required if the age of the proposer is 16 years old and above but below the age of 18 years old, before purchasing this insurance policy.

EXCLUSIONS

This policy does not cover losses caused by the following circumstances:-

- Any kind of disease, illness, sickness, virus, infection or parasites.
- Any pre-existing conditions, physical defect or infirmity, fits of any kind.
- While committing or attempting to commit any unlawful act including but not limited to while the Insured Person is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance (with the exception of drugs taken in accordance with the treatment prescribed and directed by a doctor).

- Suicide, attempted suicide or self-inflicted injury, regardless of Insured Person's state of mind at the time the incident occurred or insanity.
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- While participating in a brawl or demonstration.
- The Insured Person engaging in water skiing, any underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering 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.

IMPORTANT NOTICE

1. This proposal form is a brief description only. The full details of the policy coverage are to be found in the policy.
2. 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.
3. Liability does not attach until the proposal has been accepted by the Company.
4. Any changes in the information given must be reported to the Company immediately otherwise the Company may reserve the right to decline all liability.
5. Please give a definite answer to each question, dashes are not sufficient.
6. Product Disclosure Sheet (PDS) can be obtained through our website www.kurnia.com. You are advised to read the PDS before you take out any product.
7. 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.
8. Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.
9. A full version of the Privacy Notice of Liberty General Insurance Berhad is available on our website at www.libertyinsurance.com.my for your further reference.

Cover Note No. _____ Agent Name and Code _____

RIGHT COVER PERSONAL ACCIDENT INSURANCE PROPOSAL FORM

BORANG CADANGAN/INSURANS KEMALANGAN/DIRI/RIGHT COVER

DETAILS OF PROPOSER / MAKLUMAT-MAKLUMAT PENCADANGAN

Name of Proposer <i>Nama Pencadang</i>	Date of Birth <i>Tarikh Lahir</i>	(dd/mm/yyyy) / <i>(hh/bb/tttt)</i>
NRIC / Passport No. <i>No. Kad Pengenalan / Passport</i>	Business Registration No. <i>No. Pendaftaran Syarikat</i>	Home / Office <i>Rumah / Pejabat</i>
E-mail Address <i>Alamat E-mel</i>	Occupation / Business <i>Pekerjaan / Perniagaan</i>	Handphone <i>Telpon Bimbit</i>
Period of Insurance <i>Tempoh Insurans</i>	From <i>Dari</i>	To <i>Sekingga</i>
Correspondence Address <i>Alamat Surat-Menyurat</i>	(dd/mm/yyyy) / <i>(hh/bb/tttt)</i>	

Postcode <i>Poskod</i>	State <i>Negeri</i>	Marital Status <i>Status Perkahwinan</i>	Single <input type="checkbox"/>	Married <input type="checkbox"/>	Others <i>Lain-lain</i>
Gender <i>Jantina</i>	Male <input type="checkbox"/> <i>Lelaki</i>	Female <input type="checkbox"/> <i>Perempuan</i>			
E-mail Address <i>Alamat E-mel</i>	Nationality <i>Warganegara</i>				
Tempo of Insurance <i>Tempoh Insurans</i>	From <i>Dari</i>	To <i>Sekingga</i>	/	/	/
Correspondence Address <i>Alamat Surat-Menyurat</i>	(dd/mm/yyyy) / <i>(hh/bb/tttt)</i>				

Name of Insured Person <i>Nama Orang Yang Dinsuranskan</i>	NRIC / Passport / Birth Cert. No. <i>No. Kad Pengenalan / Pasport/Sijil Keldirian</i>	Age <i>Umur</i>	Ocupation <i>Pekerjaan</i>	Relationship to Proposer <i>Hubungan dengan Pencadang</i>
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INSURED PERSON'S DETAILS / BUTIR-BUTIR ORANG YANG DIINSURANSKAN

Item / Perkara	Benefits / Faedah-Faedah	Plan / Pelan A	Plan / Pelan B	Plan / Pelan C	Plan / Pelan D	Plan / Pelan E
1	Accidental Death / Kemalangan Akibat Kemalangan	7,500.00	15,000.00	22,500.00	30,000.00	45,000.00
2	Permanent Disablement / Hilang Upaya Keikal	7,500.00	15,000.00	22,500.00	30,000.00	45,000.00
	• Total Permanent Disablement / Hilang Upaya Keikal Separuhnya	7,500.00	15,000.00	22,500.00	30,000.00	45,000.00
	• Total Paralysis or Permanently Bedridden / Lumpuh Keseluruhan atau Terlantar Kekal di Karil	7,500.00	15,000.00	22,500.00	30,000.00	45,000.00
	• Loss of one or both hands / Kehilangan satu atau kedua belah kaki	7,500.00	15,000.00	22,500.00	30,000.00	45,000.00
	• Loss of one or both feet / Kehilangan satu atau kedua belah mata	7,500.00	15,000.00	22,500.00	30,000.00	45,000.00
3	Bereavement Allowance / Hartanah Pengembalian	300.00	300.00	300.00	300.00	300.00
	Premium stated are before the Service Tax at the prevailing rate Duty of RM10.00 / Premium yang dinyatakan adalah sebelum Cukai Perkhidmatan terutamah Kerajaan Malaysia dan tidak termasuk RM10.00 Duit Setem.	13.00	26.00	39.00	52.00	78.00

CHOICE OF PLAN / PILIHAN PELAN

Plan / Pelan	A	B	C	D	E	Annual Premium / Premium Tahunan	RM _____
Sila Debit	<input type="checkbox"/>	Master	<input type="checkbox"/>	Visa	<input type="checkbox"/>	Service Tax / Cukai Perkhidmatan	RM _____
No. Kad Kredit						Stamp Duty / Duit Setem	RM 1000
Name of Cardholder						Total Premium Payable / Jumlah Premium Berbayar	RM _____

GENERAL QUESTIONNAIRE / ARAHAN PEMBAHARUAN AUTOMATIK

I hereby authorise Liberty General 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 Liberty General Insurance Berhad from time to time under this Policy.

Saya memberi kuasa kepada Liberty General Insurance Berhad untuk membuat pembaharuan automatik sebarang perubahan atau penyesuaian kad kredit saya sebagai bayaran premium untuk cadangan ini dan semua pembaharuan polisi di masa hadapan atau jumlah lain yang dinasihatkan oleh Liberty General Insurance Berhad dari semasa ke semasa.

If "Yes", please give further details / jika "Ya", sila berikan penjelasan lanjut:

Type of illness/disease/infirmity/reason for declined or refused renewal / jenis penyakit/kecederaan/kecataatan/sebab permohonan atau pembaharuan ditolak

Note / Nota:

Cardholder's relationship to insured must be either spouse, parent or child.

Hubungan/pemegang kad kepada Bintik Dinsuranskan mestilah pasangan suami istri, ibubapa atau anak.

AUTO RENEWAL INSTRUCTION / ARAHAN PEMBAHARUAN AUTOMATIK

I 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 thereto (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 i mengesahkan bahawa saya/Kami telah memberi sepenuh perhatian untuk menjawab kesemuanya soalan yang terkandung secara telak di sepanjang pengetahuan, kepercayaan pada soalan dan ingatan saya/Kami, dan saya/Kami akan bertanggungjawab untuk membentuk polis berikutnya, pindah-pindah sebaliknya, dan berkaitkuasa. Saya/Kami faham bahawa Syarikat berhak untuk menggunakan data dan maklumat peribadi kepada Syarikat yang sekutu dengan saya/Kami, dan anak-anak syarikat dan atau syarikat induk mereka, rakan niaga dan pelanggan mereka untuk tujuan operasi insurans ini dan tentuuk menghubungkan maklumat peribadi kepada Syarikat mereka. Penanggung insurans semula dan peguam cara tetap tidak terhad pada syarikat-syarikat sekutu dengan saya/Kami, dan atau syarikat induk mereka, rakan niaga dan pelanggan mereka.

I/we further agree that the Company, its partners and its 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 saya/Kami, dan anak-anak syarikat dan atau syarikat induk mereka, rakan niaga dan pelanggan mereka untuk tujuan operasi insurans ini dan tentuuk menghubungkan maklumat peribadi kepada Syarikat mereka.

I/we hereby confirm that the information provided herein is correct and accurate. I understand that this consent shall form part of the insurance policy. / Saya dengan ini mengesahkan bahawa maklumat disini adalah benar dan tepat. Saya memahami bahawa kebenaran ini akan membentuk sebagian polisi insurans.

Date / Tarikh _____ Parental/Guardian Name / Nama Ibu/Bapa/Penjaga _____

Signature of Proposer / Tandatangan Pencadang _____

Date / Tarikh _____ Parental/Guardian's signature / Tandatangan Penjaga _____

Signature of Proposer / Hubungan dengan Pencadang _____

Date / Tarikh _____ Parental/Guardian's signature / Tandatangan Ibu/Bapa/Penjaga _____

Relationship to Proposer / Hubungan dengan Pencadang _____