

VALUE ADD-ON SERVICES



Approved Repairer
Hassle-free damage repair
with more than 400 approved
repairers nationwide.



Message Reminder
Message alert on policy renewal
and claims status.



Speedy hassle-free claims service
offers the most reliable and efficient
way to get immediate settlement
for damages up to RM10,000*.

*Terms & conditions apply



24-hour Kurnia Auto Assist
roadside assistance.
1 800 88 3833

Key Exclusion

Key exclusions for loss or/and damage to your vehicle

1. Consequential losses: Any direct or indirect losses of any kind that may arise as a consequence of any incident other than those covered.
2. Loss of use of your vehicle*: Any expense or financial loss that may be incurred because of the inability to use your vehicle e.g. cost of hiring replacement vehicle, travelling expenses etc.
3. Depreciation or loss of your vehicle's value.
4. Breakdown or malfunction of parts: Any mechanical, electrical or electronic breakdown, equipment or computer malfunction, or any other failure or breakage to your vehicle.
5. Convulsions of nature* e.g. flood, typhoon, storm, landslide etc.
6. Damage to tyre(s): Any damage to the tyre(s) of your vehicle unless other parts of your vehicle are also damaged at the same time.
7. Excess and compulsory excess: The amount to be borne by insured first in respect of each and every claim.

Key exclusions (these apply to the whole Policy)

This policy does not cover loss, damage or liability caused by:

1. You or your authorised driver who is under influence of any alcohol or intoxicating liquor, narcotics, dangerous drug or any deleterious drugs or intoxicating substance to such an extent as to be incapable of having proper control of your vehicle.
2. Vehicle use:
 - for any unlawful purpose or any attempt of any unlawful purpose;
 - to practise or participate in a motor sport, competition (other than treasure hunt), rally, pacemaking, reliability trial and speed test; or
 - on any racetrack.
3. Unauthorised driver.
4. War, act of terrorism, strike, riots or civil commotion*.
5. Convulsions of nature* e.g. flood, typhoon, storm, landslide etc.

This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions under this policy.

*unless specifically purchased or covered under this policy.

Important Notice

- You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website www.libertyinsurance.com.my
- In the event your car meets with an accident, you will need to send your car to our panel of approved workshops or any other repairer that we have given you special permission to use.
- Failure to send your car to our panel of approved workshops for repair would constitute a breach of this policy and we can refuse to pay the Own Damage claims.
- We will ensure there are adequate number of our panel of approved workshops to provide reasonable and convenient access to you.
- Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to, either assist you in accessing the nearest workshop on our panel and arrange for towing services to such selected workshop at no cost to you or allow the damaged vehicle to be repaired at any nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by us.
- Please refer to the terms and conditions of the policy for further details.
- Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.



Liberty General Insurance Berhad
197801007153 (44191-P)

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

Authorised Agent:

CUSTOMER SERVICE HOTLINE

1 300 88 8990
03 2268 3333

E-MAIL

customer@libertyinsurance.com.my

EMERGENCY ROADSIDE ASSISTANCE

1 800 88 3833

WEBSITE

www.libertyinsurance.com.my



auto365
COMPREHENSIVE
LITE



PAKEJ
RAHMAH
MADANI

Insurans
Rahmah itu Berkah

AFFORDABLE
MOTOR PROTECTION
TO SUIT YOUR NEEDS.

Underwritten by:
Liberty General Insurance Berhad 197801007153 (44191-P)

Liberty General Insurance Berhad is a member of 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).



BASIC COVERAGE

- Loss and/or damage to insured vehicle due to accident, fire or theft
- Liability to third party for bodily injury, death or property damage
- Towing assistance up to RM200 for Accident only

STANDARD ADD-ONS

OPTIONAL BENEFITS WITH ADDITIONAL PREMIUM

Flexibility to add any one or all of the following optional benefits

- Windscreen
- Special Perils
- Legal Liability of Passengers
- Legal Liability to Passengers
- Compensation for assessed repair time (CART)

NEW ADD-ONS

OPTIONAL BENEFITS WITH ADDITIONAL PREMIUM

Flexibility to add any one or all of the following optional benefits

- Personal Accident (Accidental Death / Permanent Disablement up to RM10,000)
- Waiver of Compulsory Excess - Unnamed Driver / All Drivers
- Breakdown towing assistance up to 150km round trip*

*1. 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 an 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.

2. 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.

FROM BASIC TO COMPLETE,
**YOU CHOOSE
THE COVERAGE THAT
IS RIGHT FOR YOU.**

auto**365**
COMPREHENSIVE
LITE

AFFORDABLE, FLEXIBLE PROTECTION THAT GIVES YOU ULTIMATE VALUE

BETTER PROTECTION



MORE OPTIONS

3 new customisable add-on benefits provide flexibility for a more personalised insurance plan.

FLEXIBLE COVERAGE FOR LESS



MORE AFFORDABLE

A more cost effective solution where you pay only for the coverage you need. Enjoy affordability and flexibility, ensuring you get the best value for your money.

ENHANCED ADD-ONS



BETTER PROTECTION

PA benefits for better protection for the policyholder or the authorised driver.

Key Benefits and Features

Your insurance covers

Loss or damage to your vehicle due to accidental damage including accidental collision, overturning or impact damage.

Loss or damage to your vehicle due to fire, explosion or lightning, malicious act, burglary, housebreaking or theft.

Liability to Third Parties due to death, bodily injury or property damage

Optional cover (with additional premium)

Cover for windscreen, windows or sunroof

Legal liability to passenger(s) (LLP)

Legal liability of passenger(s) (LLOP)

This list is non-exhaustive. Please refer to our branches or insurance intermediaries for all other optional covers that are available.

Inclusion of special perils e.g. flood, landslide etc.

Compensation for assessed repair time (CART)

Strike, riot and civil commotion

Waiver of betterment

Private hire car (e-hailing)

Insured/policyholder/authorised driver personal accident up to RM10,000*

Breakdown towing assistance up to 150km round trip

Waiver of compulsory excess - Unnamed Driver / All Drivers

