

Allianz

ROAD WARRIOR

Making journeys more enjoyable

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
A PIDM member

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits.

Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my)

When the unexpected happens

Most of us who drive have experienced some form of breakdown, whether it's a punctured tyre, a flat battery, or mechanical failure. Imagine the inconvenience, especially if it happens on the highway or in a remote location.

At Allianz, we understand the challenges that car owners face. That's why, in addition to covering you and your passengers with Personal Accident protection and other insurance benefits, the **Allianz Road Warrior** also provides a 24-Hour Car Assistance Program. Whether you're dealing with a breakdown or an accident anywhere in Malaysia, you can count on us for fast, reliable roadside assistance to get you safely back on the road.

Gear up protection for your car, yourself and your passengers



Death/Permanent Disablement Benefit



Medical Expenses Benefit



Bereavement Benefit



Double Indemnity Benefit



Corrective Cosmetic Surgery Benefit



Hospital Income Benefit



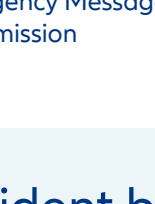
24-Hour Emergency Towing



Minor Roadside Repair



Taxi and Car Rental Assistance



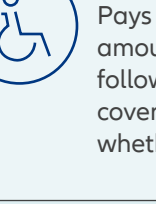
Arrangement For Hotel Accommodation



Arrangement of Emergency Evacuation

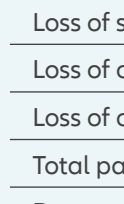


Referral to Service Centre



Emergency Message Transmission

Personal accident benefits



Death/Permanent Disablement

Pays the principal sum in the event of accidental death and up to the amount stated in the Table of Benefits for Permanent Disablement following an accident in the vehicle. This benefit is also extended to cover the Insured Named in the Schedule, 24 hours a day, irrespective of whether he/she is in the vehicle or not.

Table of Benefits	Principal Sum Insured (RM) (Per Unit)
Accidental Death / Permanent Disablement	
Loss of both hands or both feet	
Loss of sight of both eyes	
Loss of one eye and one hand	10,000
Loss of one eye and one foot	
Total paralysis (from the neck down)	
Permanent quadraplegia (loss or permanent total loss of use of four limbs)	
Loss of one foot or one hand	
Loss of sight of one eye	5,000
Loss of four fingers and thumb in one hand	
Loss of hearing of both ears	
Loss of all toes	2,000
Loss of speech	5,000

Note: Children between ages 15 days to 15 years are entitled to 50% of the benefits stated above. Persons below the age of 15 days and above the age of 80 years are excluded from cover.



Medical Expenses

Reimburses medical expenses up to RM1,000 including hospital room and board, clinical, medical and surgical treatment following an accident in the vehicle.



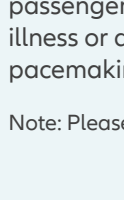
Bereavement

In addition to all other payments, we will pay RM500 as bereavement allowance in the event of death of the driver and/or passengers as a result of an accident in the vehicle.



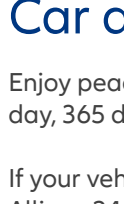
Double Indemnity

Pays double the principal sum if the driver and/or passengers suffer either permanent quadraplegia or permanent total paralysis from the neck down, or death if the accident involving the vehicle occurs during a nationwide public holiday.



Corrective Cosmetic Surgery

On top of paying medical expenses, we will reimburse up to RM1,000 for additional expenses incurred for corrective surgical operations to the neck or head following an accident in the vehicle.



Hospital Income

A daily benefit of RM30 (up to a maximum of 60 days) is payable to the driver and/or passengers for the period of hospitalisation as a result of an accident in the vehicle.

Some exclusions:

War, civil war, suicide or any attempt thereof, childbirth or miscarriage or insanity unless caused solely and directly by accidental means to the Insured/driver and/or passenger(s) while driving, riding, alighting or boarding the Named Vehicle or any illness or diseases, under influence of intoxicating drugs, vehicle used for hire, racing, pacemaking or illegal business pursuit and driver not holding a valid driving licence.

Note: Please refer to policy for full list of exclusions.

Car assistance program

Enjoy peace of mind with our comprehensive range of services, available 24 hours a day, 365 days a year, anywhere in Malaysia.

If your vehicle is immobilised due to an accident or breakdown, simply call our Allianz 24-Hour Toll-Free Number for fast and reliable assistance.

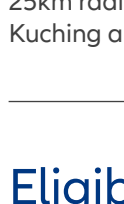
Should a minor roadside repair be possible, Allianz or our service provider will arrange for the necessary repairs. If on-site repairs cannot be made, we will promptly arrange for your vehicle to be towed.



24-Hour Emergency Towing

If your vehicle breaks down and it is not possible to repair the vehicle on the spot, Allianz or our service provider will assist to tow the vehicle up to 450km (roundtrip by the tow truck). You will only be charged additional towing costs if the roundtrip exceeds 450km. You are given full flexibility to choose where you want your vehicle towed, either back to your home or to your preferred workshop. Additional cost of towing is approximately RM1.50 per km (roundtrip). However, the cost of towing can change according to prevailing market rates.

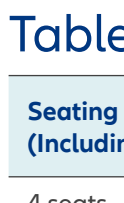
All cost incurred for toll charges (if any) shall be borne by the driver.



Minor Roadside Repair

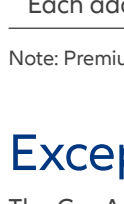
Allianz or our service provider shall organise and pay for labour cost for roadside repair up to a maximum labour of 2 hours per event.

Allianz or our service provider shall not be responsible for any cost incurred for spare parts required during the Minor Roadside Repairs.



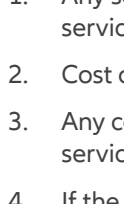
Taxi and Car Rental Assistance

In the event of breakdown involving the vehicle and should the driver require taxi or car rental, Allianz or our service provider shall refer and assist the driver to arrange for taxi or car rental. Cost of taxi or car rental shall be borne by the driver.



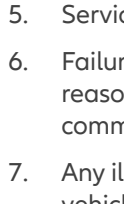
Arrangement For Hotel Accommodation

In the event of breakdown involving the vehicle and should the driver require hotel accommodation, Allianz or our service provider shall assist the driver to organise hotel reservation. The cost incurred for such hotel accommodation shall be borne by the driver.



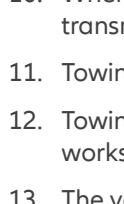
Arrangement of Emergency Evacuation

If a medical emergency arises following breakdown or accident, Allianz or our service provider will arrange for an ambulance or other means of transportation to send the driver to the nearest medical centre or hospital. All cost incurred shall be borne by the driver.



Referral to Service Centre

The driver may contact Allianz or our service provider to arrange for referral to the nearest repair and service centre for car servicing or repair. Allianz or our service provider shall also arrange for prior appointment for the driver if so required. All cost incurred shall be borne by the driver.



Emergency Message Transmission

In the event of an emergency following breakdown or accident involving the vehicle, upon request from the driver, Allianz or our service provider shall endeavour to contact the driver's family.

Territorial limits:

The 24 hours emergency towing service shall be available in the event the vehicle is immobilised anywhere in Peninsular Malaysia excluding the Islands except for Penang and Langkawi. In East Malaysia, this benefit shall only be available within 25km radius of Kota Kinabalu, Sandakan, Lahad Datu, Tawau, Sibul, Bintulu, Miri, Kuching and on the island of Labuan.

Eligibility

Car owners aged between 17 to 80 years.

Table of premiums

Seating Capacity (Including Driver)	Annual Premium (RM)				
	1 unit	2 unit	3 unit	4 unit	5 unit
4 seats	50	95	135	175	215
5 seats	60	114	162	210	258
6 seats	70	133	189	245	300
Each additional seat	8	15	21	27	33

Note: Premium is subject to Service Tax and RM10 Stamp Duty.

Exceptions

The Car Assistance Program benefits shall only be rendered to vehicles registered with Allianz or our service provider. Allianz or our service provider shall not provide services in respect of or under the following circumstances:

- Any services which are not organised or pre-approved directly by Allianz or our service provider.
- Cost of services which are claimable under Motor Insurance Policy.
- Any cost on the vehicle and its parts and cost of repairs at the workshop or service centre.
- If the vehicle is or has been modified for participation in rally and racing or modified against government regulation.
- Service provision outside the territorial limits stated.
- Failure of the Insured/driver and/or passengers of the vehicle to take reasonable precautions or to follow warnings of any intended strike, riot or civil commotion provided via the mass media.
- Any illegal or unlawful act by the Insured/driver and/or passengers of the vehicle for any unlawful or illegal purpose.
- Any commercial vehicle.
- When the car keys are not available or locked inside the vehicle.
- When there is no mechanical part in the vehicle, such as no engine or transmission.
- Towing of a vehicle for the purpose of disposing the vehicle.
- Towing of a vehicle for the purpose of transferring the vehicle from one workshop to another.
- The vehicle does not have valid road tax.
- Towing a stolen vehicle which has been discovered, abandoned or due to vandalism.
- Vehicle that has been dismantled fully or partly in a workshop.
- Towing a vehicle that is of greater weight than for which it was designed as stated in manufacturer's specification.
- Towing a vehicle of which the registration number does not match with the number registered with Allianz or our service provider.
- If the vehicle suffers a mechanical breakdown and is immobilised on an unpaved road surface or on a road that is not a gazetted road of the Malaysia road system.
- If the vehicle requires the use of special equipment during the recovery.
- If the seating capacity of your Named Vehicle exceeds fourteen (14) seats (including driver).
- If the weight of your Named Vehicle equals to or exceeds two (2) tonnes.
- If your Named Vehicle is registered as a C-Permit vehicle.

This brochure is valid from 1 April 2025.

This brochure is for general information only and it is not a contract of insurance. The descriptions of available coverage are only a brief summary for quick and easy reference. The precise terms and conditions that apply are specified in the policy.

Contact us for more information: