



If you are looking for an affordable plan that assures you of a wide range of coverage, look no further! Introducing PersonalCare Plus - a complete and flexible plan that is specially designed with your unique lifestyle and personal needs in mind.

Anika Insurance Brokers Sdn Bhd works hand in hand with Multi-Purpose Insurans Bhd to provide you with an extensive protection at a cost you can afford. Our dedicated and professional team strives to provide you with quality services you have always envisioned.

To know more about this unique plan, call our Personal Lines executives for a free consultation today. Your peace of mind and sense of security is our top priority!

Jika anda sedang cari sebuah pelan yang menjamin anda perlindungan secara meluas yang mampu dimiliki, anda tidak perlu melihat terlalu jauh! Memperkenalkan PersonalCare Plus – sebuah pelan menyeluruh dan fleksibel yang direka khas untuk memenuhi gaya hidup dan keperluan peribadi anda yang unik.

Anika Insurance Brokers Sdn Bhd bekerja sama dengan Multi Purpose Insurans Bhd untuk menyediakan anda perlindungan menyeluruh pada kos yang berpatutan. Pasukan kami yang berdedikasi dan profesional berusaha untuk memberikan anda perkhidmatan berkualiti yang anda inginkan.

Untuk mengetahui dengan lebih lanjut mengenai pelan ini, hubungi eksekutif Talian Peribadi kami hari ini untuk rundingan percuma. Ketenangan fikiran dan keselamatan anda adalah keutamaan kami!

HOUSEOWNER

- ▶ Protects your Private Dwellings (buildings) against loss or damage due to natural disasters or theft
 - ▶ Temporary accommodation expenses if the building is unfit to live in
 - ▶ Additional coverage : Riot, Strike & Malicious Damage, Subsidence and Landslip available
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HOME CONTENTS

- ▶ Protects your house contents against loss or damage due to natural disasters, theft (with signs of forced and violent entry)
 - ▶ Accidental Damage available
 - ▶ Cost of replacing damaged locks and keys due to theft or burglary at home
 - ▶ Antiques, Art Objects and Paintings insured on an Agreed Value Basis
 - ▶ Up to RM1,000 coverage for property permanently stored outside the building but within the fenced-up compound
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WORLDWIDE ALL RISKS

- ▶ Covers against accidental loss of or damage to personal effects anywhere in the world
 - ▶ Items insured on an Agreed Value Basis
 - ▶ Applicable only with the purchase of Home Contents
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MOTOR

- ▶ Loss or damage as a result of theft, explosion, lightning, malicious act, impact damage or damage due to accidental collision
 - ▶ A nationwide network of workshops
 - ▶ Zero Excess and No Loading for vehicles up to 15 years
 - ▶ Free roadside breakdown assistance and towing subject to terms and conditions
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DRIVE PROTECTOR

- ▶ Personal Accident benefits for you and your passengers while travelling on or boarding or alighting from your vehicle
 - ▶ 24 hours car assistance service anywhere in Malaysia
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MOTORCYCLE

- ▶ Includes Comprehensive and Third Party coverage
- ▶ No Loading for motorcycles up to 5 years

PERSONAL ACCIDENT

- ▶ Round the clock worldwide protection against accidental death or total permanent disablement
 - ▶ Hospital Income Benefit provided
 - ▶ Coverage includes Amateur Sports, Kidnapping, Motorcycling, etc.
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HOSPITAL & SURGICAL

- ▶ Medical expenses incurred for accidental bodily injury, illness or disease
 - ▶ Covers Lodger Fees, Home Nursing Care, Medical Report Fees
 - ▶ Outpatient Cancer Treatments and Kidney Dialysis Benefits
 - ▶ Daycare and Outpatient Surgery Benefits
 - ▶ Major Medical Benefits provided
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GOLFERS

- ▶ Covers against Public Liability up to RM300,000
 - ▶ Up to RM2,500 for Accidental loss or damage to personal effects
 - ▶ Worldwide Personal Accident protection up to RM250,000
 - ▶ Protection for Golfing Equipment up to RM10,000
 - ▶ Up to RM2,500 for Hole-in-one expenses
 - ▶ Golf insurance membership card
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DOMESTIC SERVANT

- ▶ Insures against accidental death or injuries up to RM20,000 with weekly and medical expenses
 - ▶ Repatriation and funeral expenses up to RM7,500
 - ▶ Covers maid's return air ticket if unfit to complete the contracted service period for medical reasons
 - ▶ Protection against legal liabilities to your maid for accidental bodily injury or disease available
 - ▶ Disappearance cover available
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PEDAL CYCLE (BICYCLE)

- ▶ Covers loss or damage to pedal cycle due to Fire, Accidents or Theft
 - ▶ Includes coverage for tyres and accessories if pedal cycle is also lost or damaged at the same time
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PERSONAL LIABILITY

- ▶ Worldwide cover for legal liability to the public for accidental property damage or bodily injury up to RM500,000 (except USA & Canada)
- ▶ Coverage is extended to any member of your family permanently residing with you



HOUSEOWNER

- ▶ Melindungi kediaman peribadi anda (bangunan) daripada kehilangan atau kerosakan akibat daripada malapetaka semulajadi atau kecurian
- ▶ Kos untuk penginapan sementara jika bangunan tersebut dianggap tidak sesuai didiami
- ▶ Perlindungan tambahan disediakan: Rusuhan, Mogokan, Kerosakan akibat perbuatan jahat, Mendapan Tanah dan Runtuhan Tanah

ISI KANDUNGAN RUMAH

- ▶ Melindungi isi kandungan rumah anda daripada kehilangan atau kerosakan akibat daripada malapetaka semulajadi, kecurian (dengan tanda pecah masuk secara paksaan dan keganasan)
- ▶ Perlindungan terhadap kerosakan yang tidak disengajakan boleh diperolehi
- ▶ Kos untuk mengganti kunci dan anak kunci yang rosak akibat daripada kecurian dan pecah masuk
- ▶ Barangan Antik, Objek-objek Seni dan Lukisan-lukisan diinsuranskan mengikut Nilai Yang Dipersetujui
- ▶ Perlindungan setinggi RM1,000 untuk barang-barang yang kekal diletakkan di luar rumah tetapi di dalam perkarangan yang berpagar

SEMUA RISIKO SEDUNIA

- ▶ Perlindungan sedunia terhadap kehilangan atau kerosakan hakmilik persendirian yang tidak disengajakan
- ▶ Barang-barang diinsuranskan mengikut Nilai Yang dipersetujui
- ▶ Boleh diperolehi hanya dengan pembelian Isi Kandungan Rumah

KENDERAAN BERMOTOR

- ▶ Kehilangan atau kerosakan yang disebabkan oleh kecurian, letupan, sambaran kilat, tindakan khianat, kerosakan daripada hentaman atau kerosakan akibat perlanggaran
- ▶ Rangkaian panel bengkel di seluruh negara
- ▶ Tiada sebarang Bayaran Lebihan dan Tambahan untuk kenderaan-kenderaan berusia sehingga 15 tahun
- ▶ Bantuan perkhidmatan percuma di tepi jalan untuk kereta yang rosak dan tundaan kenderaan berdasarkan semua terma dan syarat

DRIVE PROTECTOR

- ▶ Manfaat Kemalangan Peribadi bagi anda dan penumpang anda semasa dalam perjalanan, atau ketika masuk atau turun dari kenderaan anda
- ▶ Perkhidmatan bantuan kereta 24 jam di seluruh Malaysia

MOTORSIKAL

- ▶ Terdapat Perlindungan Komprehensif dan Pihak Ketiga
- ▶ Tiada sebarang Bayaran Tambahan untuk motorsikal berusia sehingga 5 tahun

KEMALANGAN PERIBADI

- ▶ Perlindungan 24 jam sedunia terhadap kematian atau kehilangan upaya yang kekal akibat kemalangan
- ▶ Manfaat Pendapatan Hospital disediakan
- ▶ Perlindungan termasuk Sukan Amatur, Culikan, Bermotosikal, etc.

HOSPITAL & PEMBEDAHAN

- ▶ Perbelanjaan perubatan ke atas kecederaan tubuh badan yang tidak disengajakan, sakit atau penyakit
- ▶ Termasuk Perbelanjaan Penginapan, Jagaan Jururawat di Rumah, Yuran Laporan Perubatan
- ▶ Manfaat Rawatan Kanser Pesakit Luar dan Dialisis Buah Pinggang
- ▶ Jagaan Harian dan and Manfaat Pembedahan Pesakit Luar
- ▶ Manfaat Perubatan Utama disediakan

PEMAIN GOLF

- ▶ Perlindungan Liabiliti Awam setinggi RM300,000
- ▶ Setinggi RM2,500 bagi kehilangan atau kerosakan barangan peribadi yang tidak disengajakan
- ▶ Perlindungan sedunia bagi Kemalangan Peribadi setinggi RM250,000
- ▶ Perlindungan Peralatan Golf setinggi RM10,000
- ▶ Layanan Hole-in-one setinggi RM2,500
- ▶ Kad keahlian insurans Golf

PEMBANTU RUMAH

- ▶ Perlindungan setinggi RM20,000 terhadap kematian atau kecederaan akibat kemalangan dengan perbelanjaan perubatan mingguan
- ▶ Perbelanjaan Repatriasi dan Pengebumian setinggi RM7,500
- ▶ Tiket penerbangan balik bagi Pembantu Rumah sekiranya dia tidak dapat menunaikan obligasi di bawah kontrak kerana masalah kesihatan
- ▶ Perlindungan ke atas liabiliti perundangan terhadap Orang Gaji untuk kecederaan tubuh badan yang tidak disengajakan atau penyakit boleh diperolehi
- ▶ Perlindungan kehilangan boleh diperolehi

PENGAYUH SIKAL (BASIKAL)

- ▶ Kehilangan atau kerosakan kepada pengayuh sikal akibat daripada Kebakaran, Kecurian atau Kemalangan
- ▶ Perlindungan terhadap tayar dan aksesori sekiranya pengayuh sikal turut hilang atau rosak pada masa yang sama

LIABILITI PERIBADI

- ▶ Perlindungan seluruh dunia untuk liabiliti perundangan terhadap orang awam untuk kerosakan hartanah atau kecederaan tubuh badan tidak disengajakan sehingga RM500,000 (kecuali Amerika Syarikat & Kanada).
- ▶ Perlindungan diberikan kepada mana-mana ahli keluarga yang bermastautin bersama-sama anda sepenuh masa



WHY

PERSONALCARE PLUS?

It's comprehensive! You have the flexibility to choose from a wide range of insurance cover based on your specific needs.

It's simple! The convenience of payment by cash, credit card or personal cheques.

It's convenient! It's inside a Master Policy with a Common Expiry Date for easy administration.

It's easy to apply and you are given 20 days 'Free Look' period (where applicable).

Enjoy tax relief for Hospital & Surgical Insurance.

TO ENROL, just submit your complete proposal form to Anika or any of its' branches. You may also contact Anika or any of its' branches by telephone, fax or email.

TO MAKE A CLAIM, please contact Anika or any of its' branches directly. For urgent motor assistance, please contact the Search & Rescue Free Assistance at 03-79653988.

KENAPA

PERSONALCARE PLUS?

lanya menyeluruh! Anda mempunyai fleksibiliti untuk memilih perlindungan insurans yang pelbagai berasaskan keperluan anda.

lanya ringkas! Cara mudah membuat pembayaran, melalui tunai, kad kredit atau cek persendirian.

lanya mudah! lanya terkandung dalam Polisi Induk dengan Tarikh Luput yang sama untuk memudahkan pentadbiran.

Permohonan adalah senang dan anda diberi tempoh 'Pandang Percuma' selama 20 hari (yang mana berkenaan).

Nikmati potongan cukai bagi Insurans Hospital & Pembedahan.

Untuk Memohon, sila kemukakan borang cadangan anda kepada Anika atau mana-mana cawangannya. Anda juga boleh menghubungi Anika atau mana-mana cawangannya melalui telefon, faks atau emel.

Untuk Membuat Tuntutan, sila hubungi Anika atau cawangan-cawangannya secara langsung. Bagi bantuan segera kenderaan, sila hubungi Search & Rescue Free Assistance pada 03-79653988.

Note/Nota:

- The information in this leaflet is for illustration purposes only. The actual terms & conditions are contained in the Policy Contract./Maklumat yang terkandung di dalam risalah ini bertujuan untuk penerangan secara am sahaja. Sila rujuk kepada syarat-syarat dan peraturan-peraturan di dalam Kontrak Polisi.
- In the event of any dispute or ambiguity arising out of the Bahasa Malaysia translations, the English version shall prevail./Sekiranya berlaku percanggahan atau kekeliruan berhubung dengan terjemahan Bahasa Malaysia di dalam risalah ini, segala syarat yang termaktub dalam Bahasa Inggeris akan dikuatkuasakan.

Managed by/Diuruskan oleh:

Anika
Insurance Brokers Sdn Bhd (0266-D)



Underwritten by/Diunderait oleh:

MULTI-PURPOSE INSURANS

Anika Insurance Brokers Sdn Bhd was established in 1968 and is currently one of the leading insurance broking companies in Malaysia. We service our diversified list of clients, both locally and overseas, from our Kuala Lumpur head office and through our branches located in Penang, Ipoh, Johor Baru and Kota Kinabalu. With a team of dedicated and qualified insurance broking professionals, our services are a continuous process. We are committed to provide excellent services to you.

Anika Insurance Brokers Sdn Bhd telah ditubuhkan pada 1968 dan kini merupakan salah sebuah daripada syarikat dalam broker insurans yang utama di Malaysia. Kami menyediakan perkhidmatan kepada para pelanggan kami yang pelbagai, di persada tempatan dan luar negara melalui ibu pejabat kami di KL dan cawangan-cawangan yang terletak di Pulau Pinang, Ipoh, Johor Baru and Kota Kinabalu. Bersama-sama kumpulan broker yang berkelulusan dan berdedikasi, perkhidmatan kami merupakan proses yang berterusan. Kami komited dalam menyediakan perkhidmatan yang terbaik untuk anda.

MPIB is licensed by Bank Negara Malaysia under the Insurance Act 1996 and is involved in the general insurance business offering innovative insurance products and services which are customized to individuals and corporate customers. Established locally in 1973, MPIB has over 36 years' of experience in serving commercial, institutional and individual customers from all across Malaysia with its ever growing local network. MPIB's Head Office is located in the city centre in Kuala Lumpur with a network of 11 branches strategically located in various states in Malaysia.

MPIB dilesenkan oleh Bank Negara Malaysia di bawah Akta Insurans 1996 dan menawarkan pelbagai produk insurans am yang inovatif serta servis yang bersesuaian dengan pelanggan individu dan juga korporat. MPIB telah ditubuhkan pada 1973 dan mempunyai 36 tahun pengalaman dalam menawarkan perkhidmatan kepada pelanggan komersial, institusi dan individu di seluruh negara. Ibu Pejabat MPIB terletak di pusat bandar Kuala Lumpur dan mempunyai 11 cawangan yang terletak di lokasi strategik di seluruh Negara.

Insurance Brokers & Consultants

Member of the Insurance Brokers Association of Malaysia
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Kota Kinabalu Branch

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