

INSURANCE
ATM Shield

There's comfort
knowing you are
protected.



ATM SHIELD INSURANCE

Are you always extra cautious when going to the ATM? Thinking of ways to avoid losing your money after a cash withdrawal? According to news reports, an average of 46 gang robberies and 7 snatch theft cases occur every day in Malaysia. That's why we created our ATM Shield Insurance, to make your life easier by offering protection anywhere in Malaysia.

This plan is specially designed to provide compensation for the loss of cash withdrawn from an ATM and loss of or damage to personal belongings due to snatch theft or attempted snatch theft occurring within twenty-four (24) hours of an ATM withdrawal by the Insured Person.

WHAT ARE THE BENEFITS?

1. Low Premium

Affordable premium from as low as RM54.72 per year.

2. Protection for Loss of Cash Withdrawn from an ATM

Within 24 hours, you will be compensated for losing your cash as a result of snatch theft or attempted snatch theft.

3. Protection of Loss of or Damage to Personal Belongings due to Snatch Theft

You will be covered for loss of your valuables during the snatch theft with up to RM5,000 per policy. The items include fees / charges incurred for the replacement of NRIC, passport, driver's licence, credit / charge cards, ATM cards and access cards for entry to buildings / parking lots. It also includes costs or expenses incurred for the loss of eyeglasses, sunglasses, cameras, house keys, hand phones, wallets, purses and handbags.

4. Accidental Death Benefit

Covers accidental death up to the specified limit under the plan selected.

5. Medical Expenses due to Snatch Theft

Should you need any medical treatment for your injury, we will reimburse your medical expenses up to RM1,000.

6. Hospital Cash Income Benefit due to Snatch Theft

Up to RM1,500 will be paid out during your hospitalisation to ease your family's financial burden.

WHO CAN APPLY?

Open to all ATM Cardholders who are Malaysian citizens, Malaysian permanent residents and work permit holders who are between the ages of 18 and 70 (both ages inclusive).

INSURANS 'ATM SHIELD'

Adakah anda selalu berjaga-jaga apabila menggunakan ATM? Anda memikirkan cara untuk mengelak kehilangan wang selepas pengeluaran tunai? Menurut laporan berita, purata sebanyak 46 rompakan berkumpulan dan 7 kes ragut berlaku setiap hari di Malaysia. Dengan itu kami telah mencipta Insurans 'ATM Shield', untuk memudahkan hidup anda dengan menawarkan perlindungan di mana saja di Malaysia.

Pelan ini direka khas untuk menawarkan pampasan bagi kehilangan wang tunai yang dikeluarkan dari ATM dan kehilangan atau kerosakan terhadap barang peribadi akibat ragut atau percubaan ragut yang berlaku dalam tempoh dua puluh empat (24) jam dari pengeluaran ATM oleh Pihak Diinsuranskan.

APA MANFAATNYA?

1. Premium Rendah

Premium berpatutan serendah RM54.72 setiap tahun.

2. Perlindungan untuk Kehilangan Wang Tunai yang Dikeluarkan dari ATM

Dalam tempoh 24 jam, anda akan dibayar semula untuk kehilangan wang anda akibat ragut atau percubaan ragut.

3. Perlindungan untuk Kehilangan atau Kerosakan terhadap Barang Peribadi Disebabkan Ragut

Anda akan dilindungi sehingga RM5,000 di bawah setiap polisi untuk kehilangan barang peribadi anda ketika ragut. Barang-barang tersebut termasuk yuran / caj yang dikenakan untuk penggantian kad pengenalan, pasport, lesen memandu, kad kredit / caj, kad ATM dan kad akses ke bangunan / lot parkir. Ia juga merangkumi kos atau perbelanjaan yang dikenakan untuk kehilangan cermin mata, cermin mata hitam, kamera, kunci rumah, telefon bimbit, dompet, beg duit dan tas tangan.

4. Manfaat Kematian akibat Kemalangan

Melindungi kematian akibat kemalangan sehingga had yang tertera untuk pelan yang dipilih.

5. Perbelanjaan Perubatan akibat Ragut

Seciranya anda memerlukan rawatan perubatan untuk kecederaan anda, kami akan membayar balik perbelanjaan perubatan anda sehingga RM1,000.

6. Manfaat Pendapatan Tunai Hospital akibat Ragut

Bayaran sehingga RM1,500 akan diberikan apabila anda dimasukkan ke hospital untuk meringankan beban kewangan keluarga anda.

SIAPA BOLEH MEMOHON?

Terbuka kepada semua Pemegang Kad ATM berwarganegara Malaysia, penduduk tetap Malaysia dan pemegang permit pekerjaan yang berusia 18 hingga 70 tahun (termasuk kedua-dua usia).

TABLE OF BENEFITS / JADUAL MANFAAT

BENEFITS / MANFAAT	PLAN / PELAN (RM)		
	A	B	C
Loss of Cash Withdrawn from an ATM / Kehilangan Wang Tunai yang Dikeluarkan dari ATM	1,000	3,000	5,000
Loss of or Damage to Personal Effects / Kehilangan atau Kerosakan terhadap Barangan Peribadi	1,000	3,000	5,000
Accidental Death / Permanent Disablement / Kematian / Hilang Upaya Kekal akibat Kemalangan	50,000	75,000	100,000
Medical Expenses / Perbelanjaan Perubatan	1,000	1,000	1,000
Hospital Cash Income Benefit (Up to 30 days) / Manfaat Pendapatan Tunai Hospital (Sehingga 30 hari)	50 per day / sehari	50 per day / sehari	50 per day / sehari
Annual Premium / Premium Tahunan	54.72	83.02	130.19

Premiums shown are subject to applicable tax as imposed by the relevant authorities at any time and from time to time. Please take note that RM10 of stamp duty shall be charged. / Premium yang dipaparkan tertakluk pada cukai berkenaan yang dikenakan oleh pihak berkuasa berkenaan dari semasa ke semasa. Sila ambil perhatian bahawa duti setem RM10.00 akan dikenakan.

IMPORTANT NOTICE:

- This insurance plan is underwritten by RHB Insurance Berhad (38000-U), a Company registered under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- The terms "Company" and "We" shall refer to RHB Insurance Berhad.
- In the event of any discrepancies, ambiguities or conflicts when interpreting any terms or conditions of the contract, the English version shall prevail and supersede the Bahasa Malaysia version.
- This brochure and information contained herein is for general information only and is by no means exhaustive. It is not a contract of insurance. The precise terms, exclusions and conditions of this insurance plan are specified in the policy contract. The proposer should also ensure that the plan selected satisfies and best serves his / her needs and its premium payable is an amount within his / her affordability. Terms and conditions apply.

NOTIS PENTING:

- Pelan insurans ini ditaja jamin oleh RHB Insurance Berhad (38000-U), Syarikat yang didaftarkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
- Istilah "Syarikat" dan "Kami" akan merujuk kepada RHB Insurance Berhad.
- Sekiranya wujud ketidakseragaman, kesamaran atau pertikaian dalam pentafsiran terma dan syarat kontrak, versi Bahasa Inggeris akan diguna pakai dan menggantikan versi Bahasa Malaysia.
- Risalah ini dan maklumat yang terkandung di sini adalah untuk maklumat sahaja dan tidak lengkap. Ia bukan kontrak insurans. Terma yang tepat, pengecualian dan syarat pelan insurans ini adalah dinyatakan dalam kontrak polisi. Pencadang harus memastikan bahawa pelan yang dipilih memuaskan diri dan memenuhi keperluannya dan premium yang perlu dibayar adalah jumlah yang mampu dibayar. Tertakluk kepada terma dan syarat.

UNDERWRITTEN BY / DITAJA JAMIN OLEH:

RHB Insurance Berhad (38000-U)
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Customer Relationship Centre (CRC) / Kaunter Khidmat Pelanggan

Level 1, Tower 3, RHB Centre,
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50400 Kuala Lumpur.

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Jalan Tun Razak,
55000 Kuala Lumpur.

Insurance Inquiries / Pertanyaan Insurans

Tel: 1300 220 007

Fax: 03-2163 7277

RHB Auto Assist

Emergency Motor Assistance / Bantuan Kecemasan Motor

Tel: 1300 880 881 (24 hours daily / 24 jam sehari)

Claims Inquiries / Pertanyaan Tuntutan

Tel: 03-2180 3030

More Information / Maklumat Lanjut

 insurance.rhbgroup.com

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 Visit any RHB Insurance branch nationwide /

Kunjungi mana-mana cawangan RHB Insurance di seluruh negara

It is our pleasure to serve you /
Adalah menjadi kebanggaan kami berkhidmat untuk anda
Distributed by / Diedarkan oleh:

INSURANS
ATM Shield

Sentiasa tenang
apabila anda
dilindungi.



RHB 