

Did You Know? Comprehensive Coverage



In addition to Total Loss Only (TLO), there is another coverage in Motor Vehicle Insurance policy known as Comprehensive Coverage which will provide cover for any partial loss or damage caused by perils covered by the policy, such as collision, impact, overturning, skidding, or falling into, malicious act, theft, fire, and Motor Vehicle is on board of the vessel for crossing.

However, please be noted that exclusions in Comprehensive Coverage are same as Total Loss Only, such as damage caused by towing or pushing vehicles or other objects, driving lesson, participating in a racing, trials, racing hobbies, carnival or parade, campaign, and demonstration (please refer to your policy for more details exclusions).

If you wish to have broader for your vehicle, you may choose Comprehensive Coverage which also can be extended with additional coverage such as act of god, riot, strike, civil commotion, and third party liability.

Shall there is any changes required on the information of your personal details, scope of coverage, or you need other information or clarification about term and condition of your policy, please feel free to contact us at **021 - 2523110** and we would be pleased to assist you.



PT Asuransi MSIG Indonesia is registered to and supervised by Otoritas Jasa Keuangan

Tahukah Anda? Pertanggunggaan *Comprehensive*



Selain Kerugian Total Saja (TLO), dalam Asuransi Kendaraan Bermotor juga dikenal Pertanggunggaan *Comprehensive* yang akan memberikan jaminan atas kerusakan sebagian yang disebabkan risiko yang dijamin polis, yaitu tabrakan, benturan, terbalik, tergelincir atau terperosok, perbuatan jahat, pencurian, kebakaran, dan risiko selama diangkut kapal feri.

Namun demikian, Pertanggunggaan *Comprehensive* memiliki pengecualian yang sama seperti pertanggunggaan Kerugian Total Saja (TLO), seperti kerusakan akibat menarik atau mendorong kendaraan atau benda lain, belajar mengemudi, turut serta dalam latihan dan perlombaan balap, karnaval, pawai, kampanye, serta unjuk rasa (mohon mengacu pada polis Anda untuk daftar pengecualian yang lebih lengkap).

Jika Anda ingin mendapatkan perlindungan yang lebih luas untuk kendaraan bermotor Anda, silakan memilih Pertanggunggaan *Comprehensive* yang dapat juga diperluas dengan jaminan tambahan lainnya, misalnya risiko bencana alam, kerusakan, huru-hara, dan tanggung jawab hukum pihak ketiga.

Selanjutnya, jika membutuhkan penjelasan atau klarifikasi lebih lanjut mengenai syarat dan ketentuan polis, silakan menghubungi kami di **021 - 25253110** dan kami akan senang untuk membantu Anda.



PT Asuransi MSIG Indonesia terdaftar dan diawasi oleh Otoritas Jasa Keuangan