



ace jerneh

A photograph of a family of three—a woman on the left, a young boy in the center, and a woman on the right—all wearing white long-sleeved shirts. They are standing outdoors against a clear blue sky, with their arms raised and hands clasped together to form a protective arch over the boy. The woman on the right is leaning forward, and the woman on the left is also leaning forward. The boy is smiling and looking towards the camera. There are two overlapping colored rectangles on the left side of the image: a cyan one on top and a green one below it.

Pelan Perlindungan Diri Crystal Essentials

*Kini dengan had yang lebih tinggi,
perlindungan yang lebih baik dan
manfaat ragut yang baru.*

Accidents Do Happen.

Accidents happen when you least expect them and while you can't always avoid them you can be better prepared by financially protecting yourself and your loved ones.

ACE Jerneh's Crystal Essentials PA makes it easier than ever to find the right cover for you and your family. With eight different plans to choose from, increased limits and enhanced benefits providing even better coverage now is the time to protect your future!

- Personal Accident coverage up to RM1,000,000 *Increased Limit*
- Medical Expenses for all accident related expenses up to RM12,000 including Malaria, Dengue and JE *Increased Limit*
- Renewal Bonus (10% each year up to maximum 100%) *Improved Benefit*
- Corrective Dental and/or Cosmetic Surgery up to RM10,000
- Increased Traditional Treatment *Improved Benefit*
- Daily hospital Income up to RM225 per day with "No Excess" *Improved Benefit/Increased Limit*
- Double Indemnity including cover for overseas *Improved Benefit/Increased Limit*
- Snatch Theft Benefit with coverage up to RM300 *New Benefit*

Eligibility

This Plan is available to Malaysians, Malaysian Permanent Residents, residents legally employed in Malaysia and/or their Insured Spouse and/or Children who are legally residing in Malaysia.

Age Limit

Aged between eighteen (18) years and sixty five (65) years.

Renewed up to 80 years.

Extended Cover

- Comatose
- Disappearance
- Exposure
- Drowning
- Food and drink poisoning
- Harmful insect or snake bites or animal attacks
- Hunting
- Motorcycling
- Suffocation by smoke or poisonous fumes
- Natural disasters
- Unprovoked murder and assault
- Strike, riot and civil commotion
- Sports extension
 - Mountaineering (without use of ropes or guides);
 - Polo-playing as an amateur;
 - Underwater activities (up to 50 meters deep);
 - Water sports including yachting and water skiing, surfing and snorkeling as an amateur and
 - Amateur Sports other than boxing, martial arts and X-games.
- Intoxication
- Terrorism

Please refer to Policy for full terms & conditions.

Kemalangan Berlaku

Malang tak berbau. Pada amnya, kemalangan tidak dapat dielakkan tetapi anda boleh mencari kaedah dari segi kewangan untuk melindungi anda sendiri dan orang yang tersayang.

Pelan Perlindungan Diri ACE Jerneh Crystal Essentials memudahkan anda mendapat perlindungan yang sesuai untuk anda dan keluarga anda. Dengan adanya lapan pelan yang berlainan untuk dipilih, amaun dan manfaat yang telah dipertingkatkan dan diperbaiki, inilah masanya untuk melindungi masa depan anda!

- Perlindungan Kemalangan Diri sehingga RM1,000,000 [Amaun Dipertingkatkan](#)
- Perbelanjaan Perubatan untuk semua perbelanjaan berkaitan dengan kemalangan sehingga RM12,000 termasuk Malaria, Denggi dan JE [Amaun Dipertingkatkan](#)
- Bonus Pembaharuan (10% setiap tahun sehingga maksimum 100%) [Manfaat Diperbaiki](#)
- Surgeri Pembetulan Pergigian dan/atau Kosmetik sehingga RM10,000
- Rawatan Tradisional Dipertingkatkan [Manfaat Diperbaiki](#)
- Pendapatan Hospital Harian sehingga RM225 setiap hari dengan “Tiada Lebihan” [Manfaat Diperbaiki/Amaun Dipertingkatkan](#)
- Pampasan Berganda termasuk perlindungan untuk luar negara [Manfaat Diperbaiki/Amaun Dipertingkatkan](#)
- Manfaat Ragut dengan perlindungan sehingga RM300 [Manfaat Baru](#)

Kelayakan

Pelan ini terbuka kepada warganegara Malaysia, Penduduk Tetap Malaysia, Penduduk yang bekerja secara sah di Malaysia dan/atau Pasangannya yang Diinsuranskan dan/atau Anak-anaknya yang menetap secara sah di Malaysia.

Had Umur

Berumur antara lapan belas (18) tahun hingga enam puluh lima (65) tahun.

Pembaharuan dilanjutkan sehingga lapan puluh (80) tahun.

Perlindungan Lanjutan

- Komatos
- Hilang
- Pendedahan
- Lemas
- Keracunan makanan dan minuman
- Serangga berbahaya atau gigitan ular atau serangan haiwan
- Memburu
- Bermotosikal
- Lemas kerana asap atau wasap beracun
- Bencana alam
- Pembunuhan dan serangan yang tidak diprovokasi
- Mogok, rusuhan dan kekecohan awam
- Peluasan sukan
 - Mendaki gunung (tanpa penggunaan tali atau pemandu arah)
 - Sukan polo sebagai amatir
 - Aktiviti dalam air (sehingga 50 meter dalam)
 - Sukan air termasuk perahu layar dan ski air, melayari dan snorkeling sebagai amatir
 - Sukan amatir selain tinju, seni pertahanan diri dan sukan X
- Mabuk
- Keganasan

Sila rujuk Polisi bagi terma dan syarat yang lengkap.

Table of Benefits/Jadual Manfaat

Benefit/Manfaat	
Accidental Death/Kematian Akibat Kemalangan	
Permanent Disablement/Ketakupayaan Kekal	
Temporary Total Disablement (per week)/Ketakupayaan Menyeluruh Sementara (seminggu)	
Temporary Partial Disablement (per week)/Ketakupayaan Separa Sementara (seminggu)	
Medical Expenses/Perbelanjaan Perubatan	
Corrective Dental and/or Comestic Surgery/Surgeri Pembedulan Pergigian dan/atau Kosmetik	
Traditional Treatment/Rawatan Tradisional	Improved/Terkini
Purchase of Orthopaedic Equipment/Pembelian Peralatan Ortopedik	
Ambulance Fees (per occurrence)/Fi Ambulans (setiap kejadian)	
Medical/Post Mortem Report/Laporan Perubatan/Post Mortem	
Permanent Impotency & Infertility/Hilang Upaya Impotensi & Infertilitas	
Kidnap Benefit/Faedah Penculikan	
Bereavement Allowance/Elaun Kedukacitaan	
Funeral Allowance/Elaun Pengebumian	
Daily Hospital Income (max up to 180 days)/ Pendapatan Hospital Harian (sehingga maksimum 180 hari)	Improved/Terkini
Home Nursing Care/Rawatan Jagaan di Rumah	
Travel Expenses/Perbelanjaan Perjalanan	
Blood Transfusion/Transfusi Darah	
Personal Liability (Territorial Limit: Malaysia)/Liabiliti Peribadi (Had Wilayah: Malaysia)	
Medical Evacuation/Repatriation/Pemindahan Perubatan/Repatriasi	
Double Indemnity/Pampasan Berganda	Improved/Terkini
Renewal Bonus/Bonus Pembaharuan	Improved/Terkini
Cashless Hospital Admission (Due to Accident and Panel Hospital in Malaysia only)/ Kemasukkan ke Hospital Tanpa Tunai (Akibat daripada Kemalangan & Panel Hospital di Malaysia sahaja)	
Snatch Theft/Ragut	New/Baru

Premium/Premium

Premium With Weekly/Premium Dengan Manfaat Mingguan

Non-Manual/Bukan Manual

Manual/Manual

Premium Without Weekly/Premium Tanpa Manfaat Mingguan

Non-Manual/Bukan Manual

Manual/Manual

Notes:

- Cover available for Children is as follows:
 - Children one (1) month to twelve (12) years old are eligible for the Plan up to RM50,000 without Weekly Benefits.
 - Children thirteen (13) to seventeen (17) years old are eligible for any Plan up to RM100,000 without Weekly Benefits.
 - Children eighteen (18) to twenty-three (23) years old are eligible for any Plan up to RM300,000 without Weekly Benefits.
- For Plans G and H, please refer to ACE Jerneh office for approval.

Plan/Pelan (RM)						New Plan/Pelan Baru	
A	B	C	D	E	F	G	H
50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
60	80	120	150	200	250	375	500
30	40	60	75	100	125	187.5	250
3,500	5,000	6,000	7,000	8,000	9,000	10,000	12,000
5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
50 per visit up to 400 50 setiap rawatan sehingga 400							
1,000	2,000	2,000	3,000	3,000	5,000	5,000	5,000
2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
200	200	200	200	200	200	200	200
50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
30	50	50	80	100	150	185	225
250 per month up to 3,000 250 sebulan sehingga 3,000							
2,000	2,000	3,000	3,000	3,000	5,000	5,000	5,000
5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
50,000	100,000	150,000	200,000	200,000	300,000	300,000	300,000
10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
100,000	200,000	300,000	400,000	600,000	1,000,000	1,500,000	2,000,000
Yes (10% of first Sum Insured up to maximum of 100%) Ya (10% daripada jumlah diinsuranskan pertama sehingga maksimum 100%)							
Yes (up to a Maximum of RM2,500 per admission and subject to Medical Expenses Limit) Ya (sehingga maksimum RM2,500 setiap kemasukkan hospital dan tertakluk kepada had Perbelanjaan Perubatan)							
300	300	300	300	300	300	300	300

Nota:

- Perlindungan untuk anak-anak adalah seperti berikut:
 - Anak-anak berumur satu (1) bulan hingga dua belas (12) tahun layak untuk Pelan sehingga RM50,000 tanpa Manfaat Mingguan.
 - Anak-anak berumur tiga belas (13) hingga tujuh belas (17) tahun layak untuk mana-mana Pelan sehingga RM100,000 tanpa Manfaat Mingguan.
 - Anak-anak berumur lapan belas (18) hingga dua puluh tiga (23) tahun layak untuk mana-mana Pelan sehingga RM300,000 tanpa Manfaat Mingguan.
- Bagi pelan G dan H, sila rujuk ke pejabat ACE Jerneh untuk kelulusan.

135	204	273	353	472	940	1262	1654
187	286	395	545	794	NA	NA	NA
95	164	213	283	392	763	1077	1415
157	256	365	495	744	NA	NA	NA

Declined Occupations/Pekerjaan Yang Dikecualikan

Police, Army/Military and Law Enforcement Officers, Aircraft Testers, Pilots or Crew, Divers, Racing Drivers, Jockeys, Persons Engaged In Professional Sports Activities, Persons Engage in Underground Mining and Tunnelling, Firemen, Seamen and Sea Fishermen, Armed Security Guard, War Correspondent, Oil Rig Workers, Steeplejacks, Stevedores, Persons Engaged in Demolition of Buildings, Persons Engaged in Ambulance Services, Sawyers, Timber Logging Workers, Drivers/Attendants of Timber Lorries and Winches, Wood Working Machinists, Explosive Handlers, Persons Involving in Hazardous Work.

Polis, Tentera Dan Pegawai Penguatkuasa Undang-Undang, Penguji Kapal Terbang, Juruterbang atau Krew, Juruselam, Pelumba, Joki, Aktiviti Sukan Profesional, Pekerja Terowong dan Perlombongan Bawah Tanah, Ahli Bomba, Pelaut dan Nelayan Laut, Pengawal Keselamatan Bersenjata, Wartawan Perang, Pekerja Rig Minyak, Tukang Menara, Pemungkah Kargo, Orang yang terlibat dalam Perobohan Bangunan, Orang yang terlibat dalam Perkhidmatan Ambulans, Pengaggaji Balak, Pekerja Pembalakan, Pemandu/Atendan Lori dan Win Kayu Salak, Jurumesin Kerja Kayu, Pengendali Bahan Letupan, Orang yang terlibat dalam Kerja-Kerja Bahaya.

General Exclusions/Pengecualian Am

Insanity, Suicide and Self Inflicted Injury, Pre-existing Conditions, Mental Defect or Infirmity, Disease, Infection or Parasites, AIDS, Childbirth, Miscarriage, Pregnancy, Nuclear Weapons Material, Whilst Committing or Attempting to Commit any Unlawful Act, War, Invasion, Act of Foreign Enemy, Ionizing, Radiation or Contamination by Radioactivity from any Nuclear Waste or from the Combustion of Nuclear Fuel, While Traveling in an Aircraft (Except as a Fare-Paying Passenger) as a member of crew, Racing (Other Than On Foot), Engaging in Martial Arts, Parachuting, Hang-Gliding, Mountaineering Involving the use of Ropes or Mechanical Guides (Including Rock Climbing), Steeple Chasing, Ice-Hockey, Boxing, Bungee Jumping, Underwater Activities Exceeding Fifty Meters in Depth, Pace Making, Professional Sports.

Hilang Akal, Bunuh Diri dan Kecederaan Diri Sendiri yang Disengajakan, Keadaan Sedia Ada, Kecacatan Mental atau Keuzuran, Penyakit, Infeksi atau Parasite, AIDS, Kelahiran, Keguguran, Kehamilan, Bahan Senjata Nuklear, Semasa Melakukan apa-apa Tindakan yang Menyalahi Undang-Undang, Peperangan, Pencerobohan, Tindakan Musuh Asing, Pengionan, Radiasi atau Pencemaran oleh Keradioaktifan dari apa-apa Sisa Nuklear daripada Pembakaran Bahan Api Nuklear, Semasa dalam Perjalanan dalam Pesawat Udara (Kecuali Sebagai Penerbang Berbayar) Sebagai Anak Kapal, Perlumbaan (Selain Berjalan Kaki), Terlibat dalam Seni Pertahanan Diri, Payung Terjun, Peluncuran Gantung, Aktiviti Mendaki Gunung yang Melibatkan Penggunaan Tali atau Alat Panduan Mekanikal (Termasuk Rock Climbing), Lumba Kuda Berhalang, Hoki Ais, Tinju, Terjun Bungee, Aktiviti di Bawah Air Melebihi Lima Puluh Meter Dalam, Pace Making, Sukan Profesional.

Important Note/ Nota Penting

- You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.
- This brochure is a brief description only and is not exhaustive. Please refer to full details of the terms and conditions as set out in the policy. You can also refer to the consumer education booklet provided by Bank Negara Malaysia.
- *Anda patut membaca dan memahami polisi insurans dan membincangkannya dengan ejen atau menghubungi syarikat insurans secara terus untuk mendapatkan maklumat lanjut.*
- *Risalah ini adalah penerangan ringkas sahaja dan tidak lengkap untuk butiran penuh. Sila rujuk kepada terma dan syarat yang dinyatakan di dalam polisi. Anda juga boleh merujuk kepada buku panduan pendidikan pengguna yang disediakan oleh Bank Negara Malaysia.*

Branch Network/Cawangan-cawangan

ALOR SETAR

225-B Medan Putra
Seberang Jalan Putra
05150 Alor Setar Kedah
Tel: 04-734 9370
04-734 9622
Fax: 04-735 5795

BINTULU

No. 406 1st Floor Jalan Diwata
Parkcity Commerce Square
97000 Bintulu Sarawak
Tel: 086-338 233
086-339 133
Fax: 086-360 882

BUKIT MERTAJAM

27 Tingkat Ciku 2 Taman Ciku
14000 Bukit Mertajam
Pulau Pinang
Tel: 04-530 2182
04-530 2192
Fax: 04-530 4349

IPOH

Greentown Suria
B-G-7, B-1-7, B-2-7
Jalan Dato Seri Ahmad Said
30450 Ipoh Perak
Tel: 05-255 6187
05-255 6188
05-255 6189
Fax: 05-253 5711
05-243 4819

JERANTUT

S-135 Tingkat 1 Taman Intan
27000 Jerantut Pahang
Tel: 09-266 7196
Fax: 09-266 7195

JOHOR BAHRU

Suite 9.05 Level 9
City Square Office Tower
106-108 Jalan Wong Ah Fook
80000 Johor Bahru Johor
Tel: 07-222 4317
07-222 1032
07-224 7079
Fax: 07-222 0878

KLANG

3 Lintang Gelugor
Off Persiaran Sultan Ibrahim
41050 Klang Selangor
Tel: 03-3344 3200
03-3344 3202
03-3344 3203
Fax: 03-3344 3201

KOTA KINABALU

Lot A-1-2 Block A
Signature Office
KK Times Square
Off Coastal Highway
88100 Kota Kinabalu
Sabah
Tel: 088-486 000
088-486 011
Fax: 088-486 006
088-486 009

KUANTAN

B-622 1st Floor
Jalan Air Putih
25300 Kuantan
Pahang
Tel: 09-568 2266
09-566 1850
Fax: 09-568 2255

KUCHING

7686 & 7687, 1st Floor
Section 64 KTL D
Jalan Pending
93450 Kuching Sarawak
Tel: 082-489 333
082-488 886
082-480 705
082-480 651
Fax: 082-482 112
082-480 711

MELAKA

No. 63, 63-1 & 63-2
Jalan MP3
Taman Merdeka Permai
Batu Berendam
75350 Melaka
Tel: 06-336 7208
Fax: 06-336 7213

MIRI

Lot 1199 1st Floor
Jalan Sylvia
98000 Miri Sarawak
Tel: 085-434 967
Fax: 085-434 971

MUAR

No. 55-4 2nd Floor
Jalan Bentayan
84000 Muar Johor
Tel: 06-952 5655
Fax: 06-951 7099

PETALING JAYA

B-27-7 Block B Jaya One
No. 72A Jalan Universiti
46200 Petaling Jaya Selangor
Tel: 03-7955 2826
Fax: 03-7955 2172

PULAU PINANG

No. 266 & 268 Victoria Street
10300 Pulau Pinang
Tel: 04-262 3585
04-262 3890
04-262 3859
04-262 3873
04-262 7225
Fax: 04-263 2585

SANDAKAN

Lot 8 1st Floor Block 15
Bandar Indah Mile 4
Jalan Utara
90000 Sandakan Sabah
Tel: 089-225 303
089-255 304
Fax: 089-225 301

SEREMBAN

Lot 63 381 Taman Bukit Labu
Jalan Sungai Ujong
70200 Seremban
Negeri Sembilan
Tel: 06-763 5000
06-762 3571
Fax: 06-767 3139

SIBU

No. 40 1st Floor Jalan Keranji
96000 Sibu Sarawak
Tel: 084-329 919
084-320 588
Fax: 084-319 729

SITIAWAN

No. 387 1st Floor
Taman Sejati 2 Jalan Lumut
32000 Sitiawan Perak
Tel: 05-693 9588
Fax: 05-692 9585

TAIPING

No. 96 2nd Floor Jalan Kota
34000 Taiping Perak
Tel: 05-809 1687
05-809 1688
05-809 1689
Fax: 05-807 1688

TAMAN PELANGI

132 Ground Floor
Jalan Sri Pelangi Taman Pelangi
80400 Johor Bahru Johor
Tel: 07-333 2768
07-333 3778
Fax: 07-335 6340

TAWAU

TB 305 2nd Floor
Leong Hua Building
Jalan Dunlop
91000 Tawau Sabah
Tel: 089-757 511
089-757 512
089-757 514
Fax: 089-757 513

About ACE Jerneh

ACE Jerneh Insurance Berhad [ACE Jerneh] in Malaysia is a member of the ACE Group of Companies, one of the world's largest multiline property and casualty insurers. With operations in 53 countries, ACE provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. ACE Limited, the parent company of the ACE Group, is listed on the New York Stock Exchange (NYSE: ACE) and is a component of the S&P 500 index. ACE's core operating insurance companies are rated AA- for financial strength by Standard & Poor's and A+ by A.M. Best. This rating is indicative of ACE's strong capital base and financial stability; key attributes in the business of risk.

ACE Jerneh provides a comprehensive range of general insurance solutions through a multi-channel distribution model catering to a wide range of customers including corporates, the commercial middle market and individuals. With a strong underwriting culture as the foundation for ACE Jerneh, the company offers responsive service and market leadership built on financial strength through its 22 branches and more than 1,900-strong agency force.

ACE Insurance, ACE Group of Companies and ACE Limited are registered trademarks of ACE Limited

Mengenai ACE Jerneh

ACE Jerneh Insurance Berhad merupakan sebuah anggota ACE Group of Companies, salah satu penanggung insurans berbilang saluran untuk hartanah dan kasualti yang terbesar di dunia. Dengan operasi di 53 negara, ACE menawarkan insurans hartanah dan kecederaan, kemalangan diri dan insurans kesihatan tambahan, insurans semula dan insurans hayat untuk pelbagai kelompok pelanggan. ACE Limited, syarikat induk kepada ACE Group ada disenaraikan di New York Stock Exchange (NYSE:ACE) dan juga adalah komponen indeks S&P 500. Syarikat-syarikat insurans utama ACE telah diberikan penarafan AA- untuk keteguhan kewangan oleh Standard & Poor's dan A+ oleh A.M. Best. Penarafan tersebut adalah penunjuk kekukuhan modal dan kestabilan kewangan ACE; kunci utama dalam perniagaan pengurusan risiko.

ACE Jerneh menyediakan pelbagai penyelesaian insurans am yang komprehensif melalui model berbilang saluran pengagihan kepada kumpulan pelanggan yang luas termasuk korporat, pasaran pertengahan komersial dan individu. Dengan budaya pengunderaitan yang kukuk sebagai asas ACE Jerneh, syarikat ini menawarkan perkhidmatan yang responsif dan kekukuhan kewangan melalui 22 cawangan dan tenaga ejen yang melebihi 1,900 orang.

ACE Insurance, ACE Group of Companies dan ACE Limited adalah tanda dagangan ACE Limited.

This is not a contract of insurance. The specific details applicable are set out in the policy. In the event of any differences between the language, the English version shall prevail.

Risalah ini bukanlah kontrak insurans. Maklumat terperinci berhubung dengan insurans ini terdapat di dalam polisi yang berkenaan. Jika timbul sebarang perselisihan tafsiran antara bahasa, Bahasa Inggeris yang menjadi asas polisi ini dianggap mutlak dan terikat.

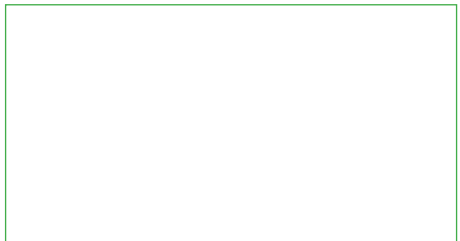
ACE Jerneh Insurance Berhad (9827-A)

(Incorporated under the Insurance Act 1996 and regulated by Bank Negara Malaysia)

Main Office

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www.acejerneh.com.my





ace jerneh

A photograph of a family of three—a woman on the left, a young boy in the center, and a woman on the right—all wearing white long-sleeved shirts and light-colored pants. They are standing outdoors against a clear blue sky, with their arms raised and hands clasped together in a circle above the boy's head. The image is partially overlaid with a dark grey rectangular box containing text, and two solid-colored squares (one cyan and one green) are positioned to the left of the text box.

Crystal Essentials Personal Accident Plan

Now enhanced with increased
limits, better protection and
new Snatch Theft benefit.