

# AGREED VALUE MARKET VALUE

## WHAT IS THE DIFFERENCE?

### Example:

Ahmad's 1-year-old car (Sum Insured RM80,000) suffers a total loss or is stolen.  
If Ahmad's car is insured according to...

#### MARKET VALUE



Ahmad gets compensated for **less than** RM80,000 even though he has insured it for RM80,000 because of depreciation.



It is the industry recognised value for what your car would fetch in the open market.



In the unfortunate event of theft or total loss, you will be compensated based on the market value at the time of loss (after factoring in depreciation).

#### AGREED VALUE\*



Ahmad gets **exactly** RM80,000 in compensation.



It is the Sum Insured that has been agreed upon by you and the insurance company at the time of policy purchase.



In the unfortunate event of theft or total loss, you will be compensated with the agreed Sum Insured.

If you insure your car based on the **Agreed Value**, you **do not have to bear** further depreciation. The full amount insured will be paid.

*\*Subject to Allianz's Agreed Value listing and terms & conditions.*

*Agreed Value is only applicable to Motor Comprehensive (Private Car) Insurance.*

**Please consider the above on your next motor insurance renewal!**  
**Contact your Allianz agent or visit the nearest Allianz branch today.**

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

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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**Allianz**

**Protects you from A-Z**

# NILAI DIPERSETUJUI NILAI PASARAN

## APAKAH PERBEZAANNYA?

### Contoh:

Kereta Ahmad berusia setahun (Jumlah Diinsuranskan RM80,000) mengalami kecurian atau kerugian menyeluruh. Sekiranya kereta Ahmad diinsuranskan berdasarkan...

### NILAI PASARAN



Ahmad mendapat pampasan ***kurang daripada*** RM80,000 walaupun keretanya diinsuranskan pada RM80,000 oleh kerana susut nilai.



Ia adalah nilai yang diiktirafkan oleh industri bagi kereta anda di pasaran terbuka.



Sekiranya berlaku kemalangan disebabkan oleh kecurian atau kerugian menyeluruh, anda akan dibayar pampasan berdasarkan nilai pasaran pada ketika kejadian (selepas mengambil kira susut nilai).

### NILAI DIPERSETUJUI\*



Ahmad mendapat pampasan ***sebanyak*** RM80,000.



Ia adalah Jumlah Diinsuranskan yang dipersetujui oleh anda dan syarikat insurans pada masa pembelian polisi.



Sekiranya berlaku kemalangan disebabkan oleh kecurian atau kerugian menyeluruh, anda akan dibayar pampasan berdasarkan nilai yang dipersetujui.

Sekiranya kereta anda diinsuranskan berdasarkan **Nilai Dipersetujui**, anda **tidak perlu menanggung** sebarang susut nilai. Jumlah penuh pampasan akan dibayar.

*\*Tertakluk kepada terma dan syarat Nilai Dipersetujui oleh Allianz.*

*Nilai Dipersetujui adalah khusus untuk Insurans Motor Komprehensif (Kereta Persendirian).*

**Pertimbangkan perkara di atas ketika memperbaharui insurans motor anda!  
Hubungi ejen kami sekarang!**

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

(Dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia)

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