

## Product Disclosure Sheet

## Motor Insurance (Private Car)

(Please read this Product Disclosure Sheet before you decide to take out this insurance. Be sure to also read the general terms and conditions.)

### 1. What is this product about?

This Policy provides Comprehensive cover, Third Party, Fire & Theft cover and Third Party cover. The coverage of the Policy as per table below:

Types / Cover	Comprehensive cover	Third Party, Fire & Theft cover	Third Party cover
Liabilities to third party for injury, death & property loss/damage	✓	✓	✓
Loss/damage to own vehicle due to accidental fire/theft	✓	✓	✗
Loss/damage to own vehicle due to accident	✓	✗	✗
Liabilities to driver & passengers of own vehicle (property, bodily injury, death)	✗	✗	✗

Optional benefits that you may wish to purchase by paying additional premium:

- Cover for Windscreens, Windows and Sunroof
- Legal Liability to Passengers
- Inclusion of Special Perils (only applicable to Comprehensive cover)
- Separate Cover for Accessories Fixed to Your Car (only applicable to Comprehensive cover)
- Current Year "NCD" Relief (only applicable to Comprehensive cover)
- Compensation for Assessed Repair Time (CART) (only applicable to Comprehensive cover)
- Accident Support Repair Plus (only applicable to Comprehensive cover)
- Private Hire Car- For vehicle used for e-hailing services (only applicable to Comprehensive cover)
- Personal Accident Add on (applicable to Comprehensive, TPFT, TP cover)
- Compensation for loss of use of vehicle (only applicable to Comprehensive)

Note: It is an offence under the laws of Singapore to enter the country without extending passenger liability cover to your motor insurance.

### 2. What is the Period of Cover and Renewal Option?

Duration of cover is usually for one (1) year. You need to renew your insurance cover annually.

### 3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the sum insured of the vehicle, cubic capacity, no-claim-discount (NCD) entitlement and other underwriting criteria that the insurance company imposes, for example, policyholder age and vehicle age.

#### What is No Claim Discount (NCD)?

- NCD is 'awarded' if no claim was made against your Policy during the preceding 12 months of Policy.
- Your NCD entitlement will depend on the class of your vehicle.

### 4. What are the fees and charges that I have to pay?

#### What you have to pay in addition to the premium

	Amount
Stamp Duty	RM 10.00
Service Tax	6% of premium

#### What is included in the premium

	Amount
Commission paid to the insurance intermediaries (if any)	10% of premium

### 5. What are some of the key terms and conditions that I should be aware of?

#### • Duty of Disclosure

##### a. Consumer

Pursuant to Schedule 9 of the Financial Services Act 2013, you must take reasonable care to ensure that all your answers to the questions are to the best of your knowledge, full, complete, correct and honest. You also have a duty to inform us of any change in the details or information given to us before we issue the policy to you, or before you renew or change any of the terms of your policy. If you fail to do so, your policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

##### b. Non-consumer

Pursuant to Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for purposes of your trade, business or profession, you have a duty to disclose any matter you know to be relevant to our decision in accepting the risks and determining the rates and terms of your insurance. You also have a duty to inform us of any change in the details or information given to us before we issue the policy to you, or before you renew or change any of the terms of your policy. If you fail to do so, your policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

- **Change in Risk**

If at any time or from time to time any change shall occur materially varying any of the facts existing at the date of the proposal, the Insured shall within seven (7) days give notice in writing to the Company and shall pay such additional premium as the Company may require.

- **Cash Before Cover**

Full premium must be paid before the effective date of the Policy.

- **Insurable Interest**

You are required buy cover as soon as you purchase a vehicle.

- **Compulsory Excess**

That is the amount of loss you have to bear if your vehicle is driven by a person not named in your Policy: RM400.00.

- **Excess**

It is the amount of loss you have to bear while your insurance company will pay for the balance of your vehicle damage claim.

- **Contribution**

We shall only liable our rateable proportion of the loss in the event an insured has more than one policy to cover your vehicle.

*Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of terms and conditions.*

## 6. What are the major exclusions under this policy?

This Policy does not cover certain losses, such as your own death or bodily injury due to a motor accident or your liability against claims from passengers in your vehicle.

*Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions.*

## 7. Can I cancel my policy?

You may cancel your policy by giving us a written notice. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the Policy Wording. No refund is allowed if there is a claim under the Policy. The premium refund will be on a pro-rata or short period basis as per below table.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

## 8. What do I need to do if there are changes to my contact details?

It is important that you inform us if there are any changes to your contact details to ensure that all correspondence reach you in a timely manner. You may inform our branch office or our Customer Service Centre.

## 9. What you should know when making a claim?

- Report to the police within twenty-four (24) hours and immediately notify us in writing with full details.
- Repairs must be conducted by the Authorized Panel Workshop selected and approved by us if you make an own damage claim against your own comprehensive policy.
- If you are not at fault in the accident, you can submit the claim either directly to the insurance company of the party at fault, or if you have a comprehensive policy, you are encouraged to submit the claim to us for speedier claims processing without losing your NCD entitlement.
- You will lose your entire NCD entitlement once an own damage or a third party claim is made against your policy.

## 10. Where can I get further information?

Should you require additional information about Motor Insurance, please refer to the InsuranceInfo booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact our Customer Service Centre during operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or the toll free number stated at the end of this page.

**IMPORTANT NOTE:** YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the Policy Wording.

Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 19/09/2018.