## Why Every Car Owner in Malaysia Needs Personal Accident Insurance

Did you know that in Malaysia, a road accident occurs approximately every 50 seconds, with a life lost every 2 hours¹? While motor insurance protects your vehicle, a comprehensive personal accident plan is necessary to cover medical expenses and other critical living costs in the event of an accident.



Key coverages of Personal Accident insurance:



Medical expenses



Loss of income



Other out-of-pocket expenses

See how motor insurance and personal accident insurance are complementary in protecting you in the event of an accident:



- Loss of or Damage to Vehicle
- Third-Party Liability
- Flood, Landslides, Fallen Tree, etc. (subject to Special Perils add-on cover)
- Windscreen Repair / Replacement (subject to add-on cover)
- Towing & Minor Repair Services
- Local Coverage Only
- Accidental Death / Permanent Disability
- Income Replacement (for working adults)
- Child Education Fund
- ✓ Corrective Dental and / or Cosmetic Surgery
- Fracture / **Broken Bones**
- Serious Burns
- Medical Expenses
- 24/7 Worldwide Protection

- Overage amount is based on the market value or the agreed value
- Premium may be cheaper the following year (according to the NCD rate)



The coverage amount is set, as determined by the insurance company

Enjoy an increased sum insured yearly (subject to the amount of renewal bonus) while paying the same premium

In summary, motor insurance covers vehicle damage, while personal accident insurance addresses death, injury, or disability from accidents. We recommend obtaining **BOTH** for added security.

Aside from the standard personal accident benefits mentioned above, Chubb's Essential Plus Personal Accident (EPPA) also offers:\*



Up to 50% discount for family cover



Renewal bonus of up to 100%



Up to RM1.5 million coverage for Accidental Death and Permanent Disablement



Policy renewal up to 100 years old

Premium starts at just RM159 per year which is less than RMo.50 per day!





The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS brochure or contact Chubb Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my)

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<sup>&</sup>lt;sup>1</sup>Source: New Straits Times, April 2024 \*Terms and conditions apply. Benefits may vary depending on the selected plan.