

Frequently Asked Questions



1. When is the campaign period?

The campaign period is from 27 July 2021 until 18 October 2021 (both dates are inclusive) (“Campaign Period”).

2. How do I enjoy the discount under this campaign?

You need to insure your vehicle with Chubb Insurance Malaysia Berhad (“Chubb”) under one of the eligible Chubb Motor Insurance products with the certificate of insurance issued within the quotation validity period.

3. Which are the eligible Chubb motor insurance products under this campaign?

Product Name	Type(s) of Cover
MY Car Insurance	Comprehensive
Private Car Insurance	Comprehensive and Third Party, Fire & Theft
MY Smart Car	Comprehensive

4. What are the discount levels applicable for each eligible Chubb motor insurance product?

Product Name	Sum Insured Band	Discount %
MY Car Insurance	<=25k	5%
Private Car Insurance	25k - 50k	15%
	50k - 100k	17.50%
	>100k	20%
MY Smart Car Insurance	All	20%

Note: The discount under this campaign is on top of your No Claim Discount (NCD), if any.

5. Can I enjoy the same discount on renewal of my motor insurance policy next year?

No. The discount under this campaign is one-off and is only applicable for renewal during the Campaign Period or quotation validity period, whichever later. Subsequent renewal premium will be based on the standard premium level without the discount available under this campaign. As such, your subsequent renewal premium may be higher than the premium payable under this campaign.

6. My vehicle was previously insured by another insurer, but I am interested to renew my policy with Chubb, am I eligible for this campaign?

Yes. You are entitled to the discount under this campaign as long as the certificate of insurance is issued within quotation validity period.

7. Is Commercial Vehicle or Motorcycle policy eligible for this campaign?

No.

8. Can I enjoy the discount under this campaign if my motor insurance policy is not due for renewal?

You can renew your motor insurance up to 60 days before your motor insurance policy expires. You are entitled to the discount under this campaign as long as the certificate of insurance is issued within the quotation validity period.

9. Can I enjoy the discount under this campaign if my policy is classified as “referred risk”?

Yes, you are entitled to the discount under this campaign as long as your policy has been assessed and approved as per Chubb underwriting rules and the certificate of insurance is issued within the quotation validity period.

10. I have received my quotation from Chubb’s intermediary on during the Campaign Period. However, the certificate of insurance can only be issued after the Campaign Period. Can I enjoy the discount under this campaign?

Yes, you will enjoy the discount as long as the certificate of insurance is issued within the quotation validity period.

11. Are there any terms and conditions applicable for purchase of eligible Chubb Motor Insurance products?

The purchase of any eligible Chubb Motor Insurance product is subject to existing Chubb underwriting guidelines and terms & conditions.

12. How is my motor insurance premium determined?

Effective 1 July 2017, the tariff rates for comprehensive and third party fire & theft coverage are liberalised. Besides the value of your vehicle and its engine cubic capacity, Chubb considers additional factors such as your age, marital status, gender, claim records, occupation, type of usage and etc. when determining your motor insurance premium.