

Frequently Asked Questions

GoInsure Motor Insurance



1. What is GoInsure Motor Insurance?

GoInsure Motor Insurance is a private car insurance package which provides insurance against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle. It also provides covers such as unlimited towing, minor road side repairs, replacement car service, home burglary and full body paint service.

Please refer to the Policy Contract for full details.

GoInsure Motor Insurance is underwritten by Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A) ("Chubb"), an insurer licensed under the Financial Services Act 2013, regulated by Bank Negara Malaysia and is promoted by U Mobile Services Sdn Bhd (672884-H) ("U Mobile Services") to its customers. Please refer to www.gopayz.com.my for more details.

2. What are the covers/benefits of the GoInsure Motor Insurance?

GoInsure Motor Insurance provides coverage for the following:

Product Plan	Standard	Deluxe
Mandatory Sections		
*Loss Or Damage To Your Car	Up to the Sum Insured	
*Liability To Third Party	Unlimited amount for death or bodily injury to third party; and/or Up to a maximum of RM 3 million for third party property damage.	
Package Coverages		
**Towing and minor repair service	Towing – Unlimited Minor Repair Service – free labor charge up to RM400 per Incident.	
***Replacement Car Service	Up to 10 days per incident	
***Hotel Accommodation Reimbursement	Up to RM200 per day and maximum 5 days per Incident	Up to RM200 per day and maximum 10 days per Incident

Product Plan	Standard	Deluxe
Home Burglary Cash Relief due to burglary at Your house	RM1,000 per Incident and maximum two (2) times during the Period of Insurance.	
*Full Body Paint Service	Not Provided	Up to RM3,000 per Incident
*Cleaning Cost	Not Provided	Up to RM1,000 per Incident
Handbag And Wallet Guard due break-in to the vehicle	Not Provided	Up to RM1,000 per Incident and maximum two (2) times during the Period of Insurance
Special Perils	Not Provided	Up to the Sum Insured

Note:

*Due to Accident only

**Due to Accident and/or Vehicle Breakdown

***Due to Accident and/or Vehicle Breakdown which occurs 100km away from home and the repairs will take more than 48 hours

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

- Windscreen damage
- Legal Liability of Passenger (LLP)
- Legal Liability to Passenger
- Damage arising from flood and landslide (special perils)
- Strike Riot and Civil Commotion (SRCC)
- Additional Named Driver
- Betterment Buy Back

3. Who is eligible to purchase GoInsure Motor Insurance?

GoInsure Motor Insurance is exclusively offered to GoPayz Premium Wallet Users who are/own:

- Malaysian citizens or permanent residents with valid NRIC;
- aged 18 years and above with a valid driving license;
- Private cars registered and used within Malaysia; and
- Cars not more than 15 years old.

4. What is the duration of coverage period?

Duration of cover for GoInsure Motor Insurance is (1) one year.

5. When does my insurance coverage start?

The insurance coverage period shall start from the period of insurance as mentioned in the application and once the premium payable is successfully deducted from your GoPayz Account or debit card account linked to your GoPayz Account or charged to your credit card linked to your GoPayz Account.

6. How can I purchase GoInsure Motor Insurance?

You can purchase GoInsure Motor Insurance via GoPayz by selecting motor insurance tab and following the instructions provided.

7. Can I purchase GoInsure Motor Insurance for others?

Yes, you may purchase GoInsure Motor Insurance for your immediate family member i.e. spouse and children, if he/she meets the eligibility requirement for GoInsure Motor Insurance.

8. What are the major exclusions under GoInsure Motor Insurance?

For full list of exclusions, please refer to the policy wordings <http://www.chubb.com/my-goinsure>

9. How do I receive my policy documents after I purchase GoInsure Motor Insurance?

Once you have successfully purchased GoInsure Motor Insurance, you will receive the GoInsure Motor Insurance e-policy document via e-mail from Chubb within 3 working days from the date of successful purchase.

10. How do I pay the premium payable for the GoInsure Motor Insurance?

The premium for GoInsure Motor Insurance will be deducted from your GoPayz Account or registered debit/credit card.

11. How much must I insure my Car for?

It is essential to insure your vehicle at the market value and not any value you choose to avoid under-insurance.

Under-Insurance:

If the Sum Insured of Your Car is less than the Market Value at the time of the loss, We will only bear part of the loss in proportion to the difference between the Market Value and the Sum Insured as shown in the formula below:

$$\frac{\text{Sum Insured}}{\text{Market Value}} \times \text{Assessed Loss}$$

The balance has to be borne by You. However, this will only apply if the under-insured amount is more than 10% of the Market Value.

12. Where can I renew my roadtax for my Car?

You may renew your roadtax via <http://www.myeg.com.my/services/jpj>.

13. How do I get assistance during an emergency or accident?

You can contact Chubb Motor Assist at 1300 88 0128, available 24 hours a day, 7 days a week for any assistance during an emergency or accident.

14. Can I cancel GoInsure Motor Insurance after purchasing?

You may cancel your policy at any time by notifying Chubb via email to goinsure.MY@chubb.com.

Upon receipt of your termination notice by Chubb, you are entitled to a refund of the premium if no claim was incurred prior to cancellation. Your refund will be the difference between the total premium and Chubb's customary short-period rates calculated for the time Chubb was on risk until the date Chubb receives the notification.

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

It is important that you inform Chubb of any changes in your contact details to ensure that all the correspondence reach you on a timely manner.

If there are any changes to your contact details, you may notify Chubb by downloading the Personal Data Correction Request Form from www.chubb.com/my-goinsure and email the duly completed form to Chubb at goinsure.MY@chubb.com

16. How soon can I receive my benefit amount after I have submitted a claim under the GoInsure Motor Insurance?

If your claim is payable under the GoInsure Motor Insurance, Chubb will remit the benefit payment within 14 working days from the day the claim is approved, subject to receipt of complete and correct documentation.

17. How can I submit a claim under the GoInsure Motor Insurance?

You must submit all claims directly to Chubb by downloading the claim form from www.chubb.com/my-goinsure and emailing the duly completed form together with all the necessary documents to support your claim to Chubb at goinsure.MY@chubb.com

18. How can I view my payment history and GoInsure Motor Insurance purchase information?

You can view the transaction history of the GoInsure Motor Insurance purchased and payment details for the past 3 months via your GoPayz account under the “Transaction” tab.

19. How can I contact Chubb if I have any queries?

You may contact Chubb’s customer careline at 03-20583198 or via email at goinsure.MY@chubb.com

20. Will my GoInsure Motor Insurance coverage continue if my GoPayz Account is terminated?

- a. Yes, you will be entitled to receive coverage until the expiry of the coverage period of such terminated GoInsure Motor Insurance.
- b. As an illustration, if your GoInsure Motor Insurance is effective on 1 February 2019 and your GoPayz Account is terminated on 7 May 2019, your GoInsure Motor Insurance will be continued until 31st January 2020 (i.e. the expiry date of the GoInsure Motor Insurance coverage).