

Product Disclosure Sheet - MY Car Insurance

Read this Product Disclosure Sheet before you decide to take out the MY Car Insurance. Be sure to also read the general terms and conditions.



1. What is this product about?

MY Car Insurance 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 provide 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.

This policy can be a Consumer and a Non-Consumer Policy. Consumer Insurance Policy means a contract of insurance entered into, varied or renewed by an individual wholly for his/her own purposes unrelated to the individual's trade, business or profession.

2. What are the covers / benefits provided?

This policy covers:

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 RM3 million for third party property damage.	
Package Coverages (only applicable if the particular Section is listed in the Schedule)		
**Towing and minor repair service	Towing - Unlimited Minor Repair Service- free labor charge up to RM 400 per Incident	
***Replacement Car Service	Up to 10 days per incident	
***Hotel Accommodation Reimbursement	Up to RM 200 per day and maximum 5 days per Incident	Up to RM 200 per day and maximum 10 days per Incident
Home Burglary Cash Relief	RM 1,000 per Incident and maximum two (2) times during the Period of Insurance	
*Full Body Paint Service	Not Provided	Up to RM 3,000 per Incident
*Cleaning Cost	Not Provided	Up to RM 1,000 per Incident
Handbag And Wallet Guard due to break-in to the vehicle	Not Provided	Up to RM 1,000 per Incident and maximum two (2) times during the Period of Insurance
Special Perils	Not Provided	Up to the Sum Insured

* 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 peril)
- Strike Riot and Civil Commotion (SRCC)
- Additional Named Driver
- Betterment Buy Back
- **Voluntary Excess***

*What is **Voluntary Excess**?

Voluntary Excess refers to the first amount that You have agreed to bear on each accidental claim under the Policy during the Period of Insurance. Under this endorsement, the Voluntary Excess will be waived if your Car is repaired at any of the **Chubb Preferred Repairers** in the event of an Accident and You will also enjoy a discounted premium.

Please take note that each car manufacturer has a different requirement for its car manufacturer's warranty. **Sending your car to repairer other than the manufacturer's authorized repairer may void the car manufacturer's warranty.** You may want to consider this potential risk before opting for this endorsement and/or send your car to the **Chubb Preferred Repairers**.

Voluntary Excess Rate:

Three (3) % of the Vehicle Sum Insured

Note:

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

Duration of cover is for one year. You can cover less than one year to coincide with the expiry of your road tax. You need to renew the insurance cover annually.

3. What are the differences between MY Car Insurance and Existing Private Car Comprehensive Cover Policy?

- Coverage:

MY Car Insurance	Basic Private Car Comprehensive	
Option of 2 packages i.e. Standard and Deluxe (Refer to No. 2 above for details of cover/benefits)	No Option - Tariff Standard Cover	
Basic Coverage	MY Car Insurance	Basic Private Car Comprehensive
Loss or Damage to Your Car	Up to sum Insured	
Liability To Third Party	Unlimited amount for death or bodily injury to third party; and / or Up to a maximum of RM3 million for third party property damage.	
Additional Extensions (only applicable if the particular Section is listed in the Schedule)		
	Standard	Deluxe
Towing and minor Repair service	Towing - Unlimited	
Replacement Car Service	Provided in the package	
Hotel Accommodation Reimbursement		
Home Burglary Cash Relief		
Full Body Paint service		
Cleaning Cost	Not provided	Provided in the package
Handbag and Wallet Guard		
Special Perils	Available with additional premium	Available with additional premium

- Premium payable:

Risk based premium computation is applied for both MY Car and Private Car Insurance in accordance with the “Phase Liberalisation for Motor and Fire” Framework.

4. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the no-claim discount (NCD) entitlement and the underwriting requirements of the insurance company:

- Basic Coverage : RM _____ premiums for sums insured of RM _____
- NCD entitlement : _____%
- Additional Extensions : RM _____ premiums
- Optional cover : RM _____ premiums

The estimated total premium that you have to pay is: RM _____

Example of premium comparison:

Vehicle Details					Premium comparison (RM)		
Make & Model	Year Make	Cubic Capacity (CC)	Sum Insured (RM)	NCD (%)	Basic Private Car Comprehensive	MY Car Insurance Standard package	MY Car Insurance Deluxe package
BMW X5 XDrive4 Oe M	2017	1997	247,000	55	2,832.45	2,832.45	3,573.45
Honda HR-V 1.8	2017	1799	83,000	55	1,134.35	1,134.35	1,383.35
Mercedes Benz E250	2017	1991	301,000	30	5,699.25	5,699.25	6,602.25
Nissan X-Trial 2.0 (A)	2017	1997	91,000	25	1,960.04	1,960.04	2,233.04
Perodua MYVI	2016	1495	43,000	25	1,152.94	1,173.90	1,367.40
Perodua Alza	2015	1495	41,000	30	1,036.04	1,054.87	1,239.37
Proton Exora	2012	1597	30,000	55	435.00	435.00	570.00
Toyota Hilux 2.5	2015	2494	62,000	45	1,200.08	1,200.08	1,386.08
Volkswagen Gold GTI 2.0	2013	1984	68,000	55	1,217.44	1,217.44	1,421.44

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

Type Amount

- Stamp duty - RM10
- Tax (where applicable) - 6% on the premium (included in the premium)
- Commission paid, if any, to the Insurance Intermediary (included in the premium) - maximum up to 10% of premium

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

- Your duties to us
 1. Duty for Consumer Insurance Policy
 - 1.1 If this Policy is a Consumer Insurance Policy, then You must take reasonable care:
 - (a) not to make a misrepresentation to Us when answering any questions we ask in the proposal form
 - (b) when renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy; and
 - (c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.

2. Duty for non-Consumer Insurance Policy

2.1 If this Policy is not a Consumer Insurance Policy, then You have a duty to disclose to Us any matter that:

- (a) You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied; or
- (b) a reasonable person in the circumstances could be expected to know to be relevant.

3. Consequences of Breach of Duty

3.1 If this is a Consumer Insurance Policy, breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.

3.2 If this is a non-Consumer Insurance Policy, breach of Your duty stated above may result in Us avoiding the Policy and refusing all claims.

- You must ensure that your vehicle is insured at the appropriate amount.
- The excess, that is the amount of loss you have to bear : RM_____.
- The excess, that is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy: RM 400.00
- Geographical Area

For Section 4.1,4.2, 4.7, 4.8 and 4.10

Malaysia, Republic of Singapore and Negara Brunei Darul Salam.

For Section 4.3

The service that comes with this Benefit is only available within Peninsular Malaysia, excluding the islands except for Penang, Langkawi and Labuan. Whilst in East Malaysia, the services shall be available for a radius of 25km from Kota Kinabalu, Sandakan, Tawau, Sibul, Bintulu, Miri and Kuching

For Section 4.4, 4.5, 4.6 and 4.9

Malaysia only.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

7. 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;
- Your liability against claims from passengers in your vehicle; and
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.
- If the vehicle is used for hire & reward including private hire car (Extension for Private Hire Car can be purchased under our Private Car Insurance).

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

8. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium if no claim was incurred prior to cancellation.

Your refund will be the difference between the total premium and Our customary short-period rates calculated for the time We were on risk until the date We receive the Certificate of Insurance or Statutory Declaration.

There will not be any refund of premium for any cancellation of Policy if We have been on risk for more than eight (8) months or You have paid the Minimum Premium only.

9. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about Motor Insurance, you can contact us at our branches nationwide, your insurance intermediary or visit www.chubb.com/my.

If you have any queries, please contact us at:

Chubb Insurance Malaysia Berhad
Registration Number: 197001000564 (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
O +6 03 2058 3000
F +6 03 2058 3333
E Inquiries.MY@chubb.com
W www.chubb.com/my

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this brochure is valid from 24/4/2020.

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 contract.

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