

MY Smart Car Insurance

The Smarter Choice for Your Needs

Do you have a car that sits in the car porch most days? Are you a retiree?
Do you work from home? If your answer is 'YES' to any of these questions,
MY Smart Car Insurance could help you save on your car insurance.

MY Smart Car Insurance is a flexible, yet comprehensive car insurance tailored specially for low mileage drivers. It allows you to insure your car at a capped mileage to enjoy lower premiums. Less driving means more saving. It's as simple as that!

Why choose MY Smart Car Insurance?



Great coverage for less

Enjoy comprehensive coverage with premium that is charged based on the mileage you need. Drive more, pay more; drive less, pay less.

MY Smart Car Insurance covers you against:

- Loss or damage to your car due to accidental fire, theft or accident collision
- Third party bodily injury and death
- Third party property loss or damage



Flexible coverage with more saving

The standard mileage limit provided under this policy is 5,000 kilometers. However, you are given the flexibility to top up before you reach your mileage threshold. What's more, if you do not exceed the permitted mileage upon the expiry of your insurance policy, the unused mileages (capped at 2,000km) can be carried forward to the next policy year upon renewal.



Peace of mind with the access to Chubb's full panel of repairers

With over 250 panel repairers nationwide, we have the right one just for you.

- 6 months warranty on repair
- · Faster claims approval
- Cashless claim windscreen repair

Note: You are to send your car to the nearest Chubb Panel Repaire for any repair following an accident. Car sent to other workshop other than a Chubb Panel Repairer will not be honored by us. You can obtain a list of Chubb Panel Repairers by visiting our corporate website at www.chubb.com/my or call our call center at 1300 88 0128.



Enhanced coverage with additional add-ons

We offer additional coverage options that you can customize to meet your needs and lifestyle:

- · Windscreen coverage
- Special perils
- · Legal liability to/of passenger
- · All drivers coverage
- Waiver for cost to replace new original parts (Betterment buy back)
- Voluntary excess

Note: Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable.

How it works?



What if I exceeded the mileage limit?

Your policy will automatically switch to cover only third-party liability. You will be required to top up the mileage to ensure that you enjoy the comprehensive coverage of the product.

How to purchase MY Smart Car Insurance?



Contact your servicing Chubb Agent or visit your nearby Chubb office

General Exclusion

- Driving without a valid license, under the influence of alcohol or narcotics
- · Fraud and exaggerated claims
- · Vehicle is used for unlawful purpose and racing
- Failure to take precaution
- War (of any like), strike, riots and civil commotion

Note: Please refer to the policy wordings for full list of exclusions.



Contact Us

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Chubb. Insured.[™]

This product is underwritten by Chubb Insurance Malaysia Berhad, Registration No: 197001000564 (9827-A). Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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