

Product Disclosure Sheet

MY Smart Car Insurance

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).

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1. What is My Smart Car Insurance?

My Smart Car Insurance is an insurance policy 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.

2. Know Your Coverage

As an illustration, for RM1,342.51 (basic premium) annually, you will receive the following **coverage**:

Sum Insured	RM 50,000
No Claim Discount (NCD) Entitlement	0%
Additional Coverage (This is purchased with an additional premium contribution)	<ul style="list-style-type: none"> • All Drivers (Additional RM20) • Windscreen Damage (Additional 15% of the coverage sum insured) • Special Perils* (Additional 0.20% of the sum insured) • Legal Liability of Passengers (LLOP) (Additional RM7.50) • Legal Liability to Passengers (LLP) (Additional 25% to the 3rd party cover premium) • Strike, Riot and Civil Commotion (Additional 0.30% of the sum insured) • NCD Relief Extension (Additional 15% to NCD entitlement or RM50, whichever higher) • Compensation for Assessed Repair Time (CART) (Depending on selected days and amount per day) • Extension to Thailand (Additional 20% or 50% to the gross premium or RM20, whichever higher depending on the selected coverage) • Private Hire Car Endorsement (Depending on the applicable rate) • Voluntary Excess of RM450, RM1000 or RM1600 (Depending on the rate of reduced risk for each chosen excess amount) • Mileage Top-Up of 2000 kilometers / 5000 kilometers (Depending on the rate of reduced risk, vehicle cubic capacity, sum insured, NCD and Voluntary Excess). • Betterment Buy Back (Subject to underwriting conditions) <p><i>*Claims arising from Windscreen damage & special perils covers are claimable even after the Permitted Mileage is completely used.</i></p> <p>Disclaimer: Subject to underwriter's approval</p>

<p>Your motor policy covers:</p> <ul style="list-style-type: none"> • Liability to other parties for injury or death • Damage to other parties' property • Loss or damage to your own vehicle due to accident, fire up to the Permitted Mileage* • Theft or accident collision up to the Permitted Mileage* 	<p>Your motor policy excludes:</p> <ul style="list-style-type: none"> • Your own death or bodily injury due to motor incident / • Your liability against claims from passengers in your vehicle • Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction
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<ul style="list-style-type: none"> Towing Costs <p><i>*standard Permitted Mileage is 5000 kilometers</i></p>	<p>Compulsory Excess is still applicable with the purchase of All Drivers additional coverage if the driver is:</p> <ul style="list-style-type: none"> under 21 years old; or holds a Provisional (P) or Learner (L) driver's license. <p>Note: The list above is non-exhaustive. Please refer to the policy wording for the full terms and conditions under this policy.</p>
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If you have any questions or require assistance on your motor insurance, you can:

Call Us at: 603-2058 3000

Visit Us at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>

Email Us at: Inquiries.MY@chubb.com

3. Know Your Obligations

For this motor insurance policy, you must pay a premium of:		
Base premium	RM	1,209.78
(-) 0% NCD entitlement	RM	0.00
(+) Additional coverage for All Drivers	RM	20.00
(+) Additional coverage for Legal Liability of Passengers	RM	7.50
(+) 8% Service tax	RM	98.98
(+) Stamp duty	RM	10.00
(+) Commission / (-) Rebate for direct channel	10% or RM	123.73
Total premium payable	RM	1,346.26

4. IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim.
D	<p>In the event of an accident, you should notify us the soonest possible. You may do so by:</p> <ol style="list-style-type: none"> Contacting us via MY Chubb Motor Assist mobile app . Alternatively you may also get assistance via Whatsapp Chat at 03-79890348 or by contacting us at 603-2058 3000/our Assistance Service Provider, which is currently 1300 88 0128 for further assistance. Lodge a police report within 24 hours. Your vehicle will be towed to a Chubb's Preferred or Panel Workshop based on your preference. Submit your claim via MY Chubb Motor Assist mobile app.
E	List of Chubb's Preferred Repairers and Panel Workshops can be found at: https://www.chubb.com/my-en/customer-service/accident-repair.html / Alternatively, you may contact the Assistance Service Provider, which is currently 1300 88 0128.

5. Can I cancel my Policy?

Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim.

Your refund will be the difference between the total premium and the customary short-period rates as shown in the policy wording, calculated for the time we were on risk until the date we receive the Certificate of Insurance (or alternatively a Statutory Declaration). However, there will not be any refund if we have been on risk for more than eight (8) months.