

Product Disclosure Sheet

Private Car

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 Private Car Insurance?

Private Car 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 RM1,816.43 (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 for individual purchasing policy) • 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) • Betterment Buy Back (Subject to underwriting conditions) <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 • Damage to your vehicle due to accident or fire • Theft of your vehicle 	<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 <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 1,816.43
(-) 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 147.51
(+) Stamp duty	RM 10.00
(+) Commission / (-) Rebate for direct channel	10% or RM 184.39
Total premium payable	RM 2,001.44

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	In the event of an accident, you should notify us the soonest possible. You may do so by: 1. Contacting us via MY Chubb Motor Assist mobile app . Alternatively, please contact us at 603-2058 3000 for further assistance. 2. Lodge a police report within 24 hours. 3. Your vehicle will be towed to a Chubb's Preferred or Panel Workshop based on your preference. 4. 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.