

# MY Car Plus - Frequently Asked Questions



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## 1. What is MY Car Plus?

MY Car Plus is an optional package with bundled add-ons coverages that can be added to your Chubb's Private Car (Enhanced) Comprehensive Insurance policy.

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## 2. How many plans are available under MY Car Plus?

There are three plans available: Lite, Pro, and Max.

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## 3. Do I need to purchase Chubb's Private Car (Enhanced) Comprehensive Insurance policy before I can purchase MY Car Plus?

Yes, you would need to opt in or add one of the plans under MY Car Plus when you purchase your Chubb's Private Car (Enhanced) Comprehensive Insurance policy.

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## 4. Do I need to pay an additional premium if I want to add on MY Car Plus?

Yes, you will need to pay an additional premium if you want to add on MY Car Plus.

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## 5. Does MY Car Plus subject to No Claims Discount (NCD)?

No, NCD will not reduce the premium of MY Car Plus.

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## 6. What is the difference in towing cost between a Private Car (Enhanced) Comprehensive Insurance policy with and without add on MY Car Plus?

For the Private Car (Enhanced) Comprehensive Insurance policy without add on MY Car Plus, towing is covered up to a maximum of RM200, and only in the event of an accident.

If you add on MY Car Plus, towing is covered for both accidents and breakdowns, up to the limit specified below:

<b>Plan</b>	Lite	Pro	Max
<b>Limit</b>	Up to RM 400 per incident	Unlimited	Unlimited

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## 7. What is Minor Repair Service?

Minor Roadside Repair refers to the minor rectification and restoration performed at the site of a breakdown for the car, such as change of tyre, minor wiring work, change of battery, or any other rectification or restorations that can be carried out during a breakdown.

8. Who is covered under the personal accident coverage (i.e. accidental death, double indemnity, funeral expenses, accidental hospital income, and permanent disablement)?

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MY Car Plus provides coverage for the following individuals:

- The Insured: The person named in the policy who owns the insured car.
- The Authorised Driver: Any person who is legally permitted and authorised by the insured to drive the insured car.
- The Passenger(s): All passengers travelling in the insured car at the time of the accident.

*Please refer to Policy wording for full details on the benefits, exclusions, terms and conditions applicable.*

9. Does the limit for each benefit under personal accident coverage apply to each person?

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Yes, the plan limit applies to each insured person, authorised driver, or passenger, up to the maximum seating capacity of the insured car. For example, if three persons in the car unfortunately passed away in a car accident, the beneficiary of each person would receive RM10,000 under the Lite plan. Total claim payout will be RM30,000.

10. What types of events are covered under the Natural Disaster Relief?

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Natural Disaster Relief covers damage to the insured car due to the following events:

- Flood
- Earthquake
- Typhoon
- Landslide
- Hurricane
- Landslip
- Storm
- Subsidence or sinking of the soil / earth
- Tempest
- Volcanic eruption
- Other convulsions of nature

*Please refer to Policy wording for full details on the benefits, exclusions, terms and conditions applicable.*

11. Can I make multiple claims under the Natural Disaster Relief?

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The Natural Disaster Relief is limited to one claim during the entire policy period, for the amount specified in the policy schedule.

12. If I add on Special Perils cover, will I still be eligible to receive the coverage limit for the Natural Disaster Relief benefit?

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Yes, Special Perils cover and Natural Disaster Relief are separate benefits. In the event a natural disaster affects the insured car, insured will receive claim payouts for both benefits.

For example, Mr. B added on the Special Perils cover with a sum insured of RM40,000, as well as the MY Car Plus – Max plan, under his Private Car (Enhanced) Comprehensive Insurance policy. In the event his car is damaged due to a flood, he will be eligible to reimbursement of repairs due to damages from the flood or compensation for total loss of his vehicle up to RM40,000 under the Special Perils cover and a payout of RM10,000 under the MY Car Plus – Max plan.

*Please refer to Policy wording for accurate info full details on the benefits, exclusions, terms and conditions applicable.*

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13. What is covered under the Tyres and Wheel Rims benefit?

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This benefit covers the repair or replacement of

(a) tyre if any of the tyre is accidentally damaged due to potholes, Road debris, kerbs or blowouts; and/or

(b) wheel rim, if any of the wheel rim is accidentally cracked, warped or misshapen by potholes, kerbs and Road debris;

*Please refer to Policy wording for accurate info full details on the benefits, exclusions, terms and conditions applicable.*

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14. Is the Taxi Allowance Reimbursement benefit paid on a reimbursement basis?

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Yes, it is on a reimbursement basis. For a smooth reimbursement process, please contact MY Chubb Motor Assist to arrange your taxi.

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15. What is provided under the Additional Cash benefit?

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This benefit provides a cash payout of 20% of the Sum Insured but up to the specified limit in the policy schedule, in the event of an approved claim for total loss or theft of the car.

*Please refer to Policy wording for full details on the benefits, exclusions, terms and conditions applicable.*

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16. What is provided under the Window Snatch Theft benefit?

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This benefit provides reimbursement (up to the specified limit in the policy schedule) for damage cause if an unknown person breaks your car's windscreen or windows, resulting in the loss of possessions placed in your car while you or your authorised driver are driving on the road. Please note that you have to make a policy report within 24 hours of the incident.

*Please refer to Policy wording for full details on the benefits, exclusions, terms and conditions applicable..*

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17. Can I upgrade the plan I have selected?

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Yes, you may upgrade to a higher plan, subject to our approval.

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18. Can I cancel my Private Car (Enhanced) Comprehensive Insurance policy and MY Car Plus package?

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Yes, you may cancel both Private Car (Enhanced) Comprehensive Insurance policy and MY Car Plus package at any time by providing a written notice to us. Upon cancellation, you will be entitled to a refund of the premium based on the customary short-period rates stated in the policy wording, provided that no claim has been made. However, there will not be any refund if we have been on risk for more than eight (8) months.

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19. Can I cancel only the MY Car Plus package?

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Yes, you may cancel only the MY Car Plus package but no refund will be provided.

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20. Will a claim under MY Car Plus benefit have an impact on my NCD?

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No, a claim filed under MY Car Plus benefit will not affect your NCD.

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21. Is the Special Perils cover automatically included when I transition from the MY Car Insurance – Deluxe plan?

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No, Special Perils cover is not automatically included when you transition from the MY Car Insurance – Deluxe Plan to the Private Car (Enhanced) Comprehensive Insurance policy with or without MY Car Plus package. You need to add on the Special Perils cover separately with payment of additional premium.