

PRODUCT DISCLOSURE SHEET	Etiqa Insurance Berhad (“Us/Our”)
Read this Product Disclosure Sheet before you decide to take out the Comprehensive Private Car Insurance Policy . Be sure to also read the general terms and conditions.	Comprehensive Private Car Insurance Date : 05/04/2017

1. What is this product about?

This policy 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.

2. What are the covers / benefits provided?

This policy covers:

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

Optional benefits that you may wish to purchase by paying additional premium:

- Windscreen damage;
- Passenger liability cover;
- Damage arising from flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature;
- Damage arising from flood, storm and tempest;
- Compensation for Assessed Repair Time (CART);
- Compensation for Loss of Use;
- Current year NCD relief;
- Vehicle accessories.

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

Duration of cover is for one year. You need to renew the insurance cover annually.

Note: Please refer to the policy contract for more information.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the sum insured and cubic capacity of your vehicle, No-Claim-Discount (NCD) entitlement, optional benefits required and our underwriting requirements.

Example:

For Private Car	
Age of Vehicle	: 5 years
Cubic Capacity	: 1500 cc
Sum Insured	: RM 30,000.00
NCD Entitlement	: 30%
Additional Cover	: Windscreen coverage with sum insured RM 500.00

The estimated total premium that you have to pay is RM 865.63 as stated below:

Base Premium	: RM 1,046.00
Less 30% NCD entitlement	: <u>RM 313.80</u>
	RM 732.20
Plus Additional Cover (Windscreen)	: <u>RM 75.00</u>
	RM 807.20
6% GST	: <u>RM 48.43</u>
Total Premium	: <u>RM 855.63</u>
Plus Stamp Duty	: <u>RM 10.00</u>
Total Premium Payable	: <u>RM 865.63</u>

Any premium will be subjected to relevant charges or taxes, including Goods & Services Tax, as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

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

Type	Amount (RM)
Commission paid to the insurance agent	10% of the premium
Goods and Services Tax (GST)	6% of the premium
Stamp duty	10.00

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

Importance of disclosure

- a. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- b. Failure to take reasonable care in answering the questions may result in avoidance of your contract of Insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of Insurance.

- c. The above duty of disclosure shall continue until the time your contract of Insurance is entered into, varied or renewed with us.
- d. In addition in answering the questions in the Application Form (or when you apply for this Insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- e. You also have a duty to tell us immediately if at any time after your contract of Insurance has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this Insurance) is inaccurate or has changed.

Under/Over Insured Insurance - You must ensure that your vehicle is insured at the appropriate amount.

Policy Excess is the amount of loss you have to bear if your vehicle is damaged in the accident.

Compulsory Excess – Where you have to bear an additional excess of RM400 if you or the person driving your car is:

- a. Under age 21 or
- b. Holds a Provisional (P) or holds a Learner (L) driver's license or
- c. Not named in your policy as a named driver.

Cash Before Cover – the premium due must be paid to us or our authorized agent before the effective date of the policy.

Claim - If you wish to make a claim, here are the basic guidelines on what you need to follow:

- a. Please make a police report within 24 hours of the incident.
- b. Notify us immediately for any event that may give rise to a claim under your policy. Notification can be done in writing or via Claim Assist line 1300 88 1007.
- c. Complete and submit the Claim Form as soon as possible together with related documents to support the claim.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. 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;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
- Consequential loss, depreciation, wear and tear, rust and corrosion, mechanical or electronic breakdowns, failures or breakdown, equipment or computer malfunction.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice and your original policy of insurance to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy.

8. What do I need to do if there are changes to my contact details?

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

9. Where can I get further information?

Should you require additional information on motor insurance, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

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10. Other types of similar cover available

- a. Third party
- b. Third party, Fire & Theft cover

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 ENGAGE 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 YOUR INSURANCE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 05/04/2017.