

Car Accident Protection
Special (CAPS)

**Complete protection for you and
your precious passengers.**



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

Complete protection for you and your precious passengers.

These days, driving has become an integral part of our daily lives. Whether we're dropping the kids off at school, or driving back to our 'kampung' for the weekend, we spend a lot of time commuting on the road. And more often than not, when we're on these journeys, we're travelling with precious cargo on board – our loved ones. From our family to colleagues and friends, their lives become our responsibility the moment we get behind the wheel. We try to drive carefully, for their safety and ours. But accidents are often unavoidable, and can catch us by surprise.

That's where the Car Accident Protection Special (CAPS) plan comes in. It is designed to protect you and your precious passenger(s) against loss of life and disability due to accidents while travelling in your private vehicle, allowing you to travel with added peace of mind.

Key Benefits

- **Accidental Death**

For accidental death whilst travelling in the Insured Person's vehicle, coverage is up to RM60,000 per Insured Person/passenger(s).

- **Permanent Disablement**

Coverage is up to RM60,000 in the event of Permanent Disablement per Insured Person/passenger(s) due to an accident.

- **Medical Expenses**

Reimbursement for necessary medical costs incurred such as surgical, hospital and nursing fees if the Insured Person/ passenger(s) injured during an accident. The benefit will be payable if it occurs within 52 weeks from the date of the accident.

Eligibility

Driver age of 18 years old to 70 years old are eligible to apply. This plan covers passengers from as young as 3 years old to 70 years old.

Plans and Benefits (per Insured Person)

Choose one of three plans that suits your needs:

No	Benefits Description	Sum Insured (RM)		
		Plan 1	Plan 2	Plan 3
1	Accidental Death	20,000	40,000	60,000
2	Permanent Disablement	up to 20,000	up to 40,000	up to 60,000
3	Medical Expenses	up to 500	up to 1,000	up to 1,500

Special Limitations

No	Passenger(s) Age	Entitlement of Benefit/per person
1	Above 16 to 70 years old	100%
2	Between 3 to 16 years old	50%
3	Below 3 years old	Not covered

Premium

No	Car Seating Capacity	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1	5-seater including driver	60.00	120.00	180.00
2	7-seater including driver	78.00	156.00	234.00

Note: All premiums, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. Additional RM10 stamp duty will be applicable for each policy.



FAQ

1. How to apply and renew?

Contact your Etiqa servicing agent and search for the nearest Etiqa Branch in your area at www.etiqa.com.my. You may call Etiqa Oneline at **1300 13 8888** for more details.

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

- a. Commission paid to Insurance agent : 10 % of the premium
- b. Stamp Duty : RM10 (in addition to the premium)
- c. All premiums, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.

3. How do I make a claim?

All claims must be notified to us as soon as possible but not later than 30 days after any event which may entitle the Insured Person to claim under this policy. Send to us all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by the Insured Person at his own expense. Any medical examination required by us to verify the claim shall be at our expense.

4. How can I cancel my policy?

You may cancel your policy by giving written notice to us and upon cancellation, you are entitled to a partial refund of the premium.

Note: Subject to no claims has been made.

5. What are the Major Exclusions under this policy?

- a. Committing any unlawful act;
- b. Complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion;
- c. Suicide, self-inflicted injury, provoked murder or assault;
- d. Under the influence of drugs, narcotics or alcohol;
- e. AIDS or the presence of any HIV;
- f. Sickness, disease, parasite, bacteria or viral infection, anthrax, blood-poisoning, etc.
- g. Any pre-existing physical defect or infirmity;
- h. Any acts of war, strike, riot or civil commotion, terrorism, contamination of radiation or nuclear;
- i. Accident occurring whilst entering or alighting from the insured vehicle;
- j. Vehicle not used in compliance with all conditions set by official regulatory authorities; or
- k. Vehicle used for racing, reckless driving, speed testing etc.

This list is non-exhaustive. Please refer to the Policy Contract for a full list of exclusions. Should you require further details on the information above, or wish to purchase in this plan, please request a Product Disclosure Sheet (PDS) from our Etiqa General Insurance Agent or contact Etiqa Oneline at **1300 13 8888**.

Important Notes

1. This brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
2. Before purchasing this policy, you should satisfy yourself that the plan will best serve your needs and the premium payable under this policy is an amount you can afford.
3. Duration of cover is one year and you need to renew your policy annually.
4. Should you require additional information, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', which is available at our branches. Alternatively, you may obtain a copy from our Etiqa General Insurance Agent or visit **www.insuranceinfo.com.my**.

Etiqa Oneline 1300 13 8888
www.etiqa.com.my



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Underwritten by:

Etiqa General Insurance Berhad (197001000276)

(Formerly known as Etiqa Insurance Berhad)
(Licensed under Financial Services Act 2013
and regulated by Bank Negara Malaysia)

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General Insurance