

QBE Private Car Protector Insurance Policy

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the **Private Car Protector Insurance Policy**. Be sure to also read the general terms and conditions.)

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 provided that the damages or losses occurs during the Period of Insurance.

2. What are the covers / benefits provided?

This policy covers:

- a) Third party bodily injury and death
- b) Third party property loss or damage
- c) Loss or damage to your own vehicle due to accidental fire, theft or accident
- d) Waiver of betterment up to 10 years
- e) Compassionate cover up to 5% of sum insured or maximum RM 5,000 due to total loss or theft
- f) Key replacement cost for damage due to snatch theft or vehicle break in up to RM 500

Optional benefits that can be purchased by paying additional premium:

- g) Strike, Riot and Civil commotion
- h) Breakage of glass in windscreen, window or sunroof
- i) Passenger Liability Cover
- j) Inclusion of Special Perils – Flood, Storm tempest, Earthquake, Subsidence Landslip
- k) Vehicle Accessories Out of Pocket Allowance (Replacement Car Allowance, Hotel Accommodation Reimbursement, Whole Car Spraying Painting)
- l) Special Perils cover on first loss basis
- m) Cleaning cost due to flood
- n) Driver Passenger Protector

These optional benefits are non-exhaustive. Please refer to our branches or agents for other types of extensions that are available.

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 QBE Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

NOTE:

It is an offence under the laws of the 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 your insurance cover annually.

3. How much premium do I have to pay?

For non-tariff coverage, the total premium that you have to pay may vary depending on the likelihood of a claim being made under your policy in the future with a range of other factors e.g. vehicle's sum insured, vehicle age, make & model, insured's age and driving experience of the owner and driver and No Claim Discount (NCD) entitlement etc.

*This sum insured is based on the current market value of the vehicle based on ISM-ABI system (Automobile Business Intelligence).

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

Type	Amount
- Commission paid to the insurance agent	- Up to 10% of premium charged
- Stamp duty	- RM10
- *Service Tax	- 8% of premium charged

**QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the Service Tax legislation and guidelines. Any modifications will be implemented in accordance with changes to the prevailing legal framework from time to time.*

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

- **If your vehicle involved in any incident that could lead to a claim under this policy, you must send your vehicle to any Approved Repairer:**

The Approved Repairer refers to:

- a) Motor repair workshops which are on our panel of approved workshops; or
 - b) Any other repairer that we have given you special permission to use under circumstances stated in policy wording.
- **Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either:**
 - a) assist you to access the nearest workshop on our panel and arrange for towing services to such workshop at no cost to you; or
 - b) allow your damaged vehicle to be repaired at nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by us.

- **Importance of Disclosure**

a) **Consumer Insurance Contract**

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 Proposal Form and/or all the questions required by the Company fully and accurately and 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, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

b) **Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. 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 is inaccurate or has changed.

- You must ensure that your vehicle is insured at the appropriate amount.
- The excess, that is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy: RM 400.00.
- Claims procedures - Notice should be given within thirty (30) days or as soon as practicable of any occurrence likely to give rise to a claim under the policy by giving a detailed statement in writing to us.
- Premium must be paid before inception of cover.

6. What are the major exclusions under this policy?

This policy does not cover damages or losses due to the followings:

- a) Your own death or bodily injury due to a motor accident
- b) Your liability against claims from passengers in your vehicle
- c) Loss, damage or liability arising from an act of nature i.e flood, storm or landslide
- d) If the vehicle is driven whilst under the influence of alcohol or drug
- e) War risks
- f) Terrorism
- g) Nuclear reaction, nuclear weapons, nuclear radiation or radioactive contamination
- h) Consequential losses of any nature
- i) Motor sports or competition
- j) Incurred outside the Geographical area of Malaysia, Brunei and Singapore

NOTE:

This list is non-exhaustive. Please refer to the sample 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 us. Upon cancellation, you are entitled to a refund of the premium based on short-period rates provided you have not made a claim. Any minimum premium paid under the policy is not refundable.

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

It is important that you inform us of any change 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 about Motor insurance, please refer to the *insuranceinfo* booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Company Name : **QBE Insurance (Malaysia) Berhad**
Address : No.638 Level 6, Block B1, Leisure Commerce Square, No. 9 Jalan PJS 8/9,
46150 Petaling Jaya, Selangor.
Tel : 03 7861 8400
Fax : 03 7873 7430
Email : info.mal@qbe.com

10. Other types of Motor cover available

- a) Third party cover
- b) Third party, fire and 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 DEAL 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 THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is issued on 23/09/2024 and will be valid until the next periodical review.