

Prepared for : \_\_\_\_\_

Print Date : \_\_\_\_\_

**Product Disclosure Sheet**

(Read this Product Disclosure Sheet before you decide to take out the Motor Comprehensive Cover. Be sure to also read the general terms and conditions).

**Financial Service Provider : Allianz General Insurance (Company) Malaysia Berhad (“We”/“Us”/“Our”)**  
**Product Name : Motor Insurance – Comprehensive Cover**

**1. What is the product about?**

This Policy provides insurance against liabilities to other parties for bodily 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:

- Loss or damage to your own vehicle due to accident, fire or theft;
- Third Party bodily injury and death;
- Third Party Property loss or damage.

Optional benefits (if applicable) that you may wish to purchase by paying additional premium:

- Windscreen damage;
- Passenger liability cover;
- Inclusion of Special Perils such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature
- Strike, Riot and Civil Commotion;
- Compensation for Assessed Repair Time (CART).

**NOTE:**

- (i) It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance;
- (ii) Duration of cover is for one year. You need to renew the insurance cover annually.

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured, no-claim-discount (NCD) entitlement, optional benefits required and the underwriting requirements of the insurance company.

- Standard Cover : RM\_\_\_\_\_ premium for sum insured of RM\_\_\_\_\_.
- Additional cover : RM\_\_\_\_\_.
- The estimated total premium that you have to pay is : RM\_\_\_\_\_.

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

Type	Amount
• Commission paid to the insurance intermediary (if any)	• 10% of gross premium
• Stamp Duty	• RM10.00
• Service Tax	• 6% of premium

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

- **Importance of Disclosure**

- **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.

- **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;
- Compulsory Excess and other Excess is the amount to be borne by you in the event of a claim;
- Cash Before Cover – The premium due must be paid and received by Allianz General Insurance Company (Malaysia) Berhad before cover commences. This insurance is automatically null and void if this condition is not complied with.

**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; and
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.

*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 to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on pro-rata if your vehicle has been insured continuously for more than twelve (12) months or short period rates if vehicle has not been continuously insured for more than twelve (12) months within the same Company. Any minimum premium paid under the policy is not refundable. Refund premium is allowed provided no claim has arisen during the then current Period of Insurance.

**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, you can contact us or any of our branches or visit [www.allianz.com.my](http://www.allianz.com.my)

If you have any enquiries, please contact us at:

**Allianz Customer Service Center**

Allianz Arena  
Ground Floor, Block 2A, Plaza Sentral  
Jalan Stesen Sentral 5, Kuala Lumpur Sentral  
50470 Kuala Lumpur.  
Allianz Contact Center: 1 300 22 5542  
Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)  
Facebook: AllianzMalaysia  
Instagram: AllianzMalaysia  
Website: [allianz.com.my](http://allianz.com.my)

**10. Other types of motor insurance cover**

- Third Party Cover;
- Third Party Fire and Theft Cover.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THAT AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INSURANCE INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 03/06/2020.