Car Insurance Frequently Asked Questions

1. What is this product about?

- This policy provides insurance against damage to your own vehicle and/or your liabilities to other parties as a result of a motor accident depending on type of cover you selected.

2. What are the covers / benefits provided?

a)	Comprehensive Cover	 accidental or fire damage to your vehicle or theft of your vehicle. 		
b)	Third Party Fire & Theft	 cover your liability towards third party as a result of motor accident and damage/loss of your vehicle due to fire and/or theft. 		
c)	Third Party Cover	 - it will cover: ➤ Death or third party bodily injury; and ➤ Third party property loss or damage. 		
Ont	Ontional add-on benefits available with Comprehensive Cover that you may wish to purchase			

Optional add-on benefits available with Comprehensive Cover that you may wish to purchase by paying additional premium:

- Windscreen damage
- Riot Strike & Civil Commotion
- Passenger liability cover
- > Damage arising from flood and landslide
- > Cash compensation if your vehicle is declared total loss or damage due to flood
- Transportation Fare
- Vehicle Break-in
- Key Replacement
- Car Loan Support
- Tyres and Rims Repair/Replacement
- The above optional benefits are for Private Car only. There are separate extras for Commercial Vehicles.
- Duration of cover is for one year. You need to renew the insurance annually. It is advisable that the period of insurance must tally with the road tax. To check your car insurance expiry date, please visit JPJ.
- We also provide Free 24 hours, 7 days Road Assistance Service for all Comprehensive Car Insurance policies.

3. How do I renew my Auto insurance?

- Renew online including road tax renewal service via B Infinite website.

4. I want to renew my Auto Insurance online. How does the road tax renewal service work?

- We provide **<u>Road Tax renewal service with FREE Delivery</u>** when you renew your Auto Insurance online with us.

Question	Answer
Is the road tax renewal service	This service is currently available only for vehicles used in
applicable for vehicles used in	West Malaysia.
West Malaysia & East Malaysia?	For vehicles used in East Malaysia, you can still renew
	your auto insurance online (without selecting road tax).

What type of charges are involved	You'll only be charged for road tax fee (West Malaysia
when I renew road tax with AIG	rate applies). No charges will be imposed for delivery fee
Auto Insurance online?	& service charge, as this is a complimentary service by
	AIG.
When will I receive my road tax	In conjunction with Hari Raya Holidays, there'll be no
after I have renewed it here?	road tax deliveries from 21/05/20 to 26/05/20.
	Klang Valley: 6 working days
	Peninsular/West Malaysia : 7 working days
	Sabah & Sarawak : within 9 working days
	During this period, if delivery of your road tax sticker is
	delayed, you may use road tax receipt as proof of the
	road tax renewal.
	Visit https://rdtax.myeg.com.my/rtxchk/rtxform.jsp to
	obtain road tax receipt.
Who will deliver the road tax to	All deliveries are facilitated by MyEG Services Logistic
me?	Officers.
I've renewed my car insurance	You can check your road tax delivery status via
with road tax renewal online with	the following method :
AIG. I haven't receive my road tax	Online via MyEG website <u>here</u>
as per expected delivery date.	Call MyEG customer service at +603.7801 8888
What do I do?	Call AIG Malaysia to enquire further at 1800 88
	8811

5. How much premium do I have to pay?

- With the phased motor liberalization, the premium you may need to pay is based on the risk factors such as your age, gender, your vehicle age, make and model, cubic capacity, sum insured, location of your vehicle mostly used and any other factors that may be applicable at time of cover issuance.

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

- Stamp duty: RM10.00
- Premiums are inclusive of Service Tax (ST) of 6%.

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

- Who can apply Anyone between the age of 22 to 75 years old with a valid driving licence for the appropriate class of vehicle. Minimum driving experience is 1 year. Acceptance may be subjected to our internal underwriting guidelines.
- Pursuant to Paragraph 5 of the Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purpose 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 (or when you apply for this insurance).
 - You must answer the questions fully and accurately.
 - 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.
 - The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

- In addition to answering the questions in the Proposal 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.
- 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 Proposal Form (or when you have applied for this insurance) is inaccurate or has changed.
- The excess that is the amount of loss you have to bear in the event of an accident. There is an additional excess of RM400 in case of accident where your vehicle is driven by a person not named in your policy, below the age of 21 or still under probational licence (P) (for Comprehensive Private Car).
- Betterment charges (if you involve in accident and the damaged parts are replaced with new parts) will apply for vehicles age 5 years and above.
- You must ensure that your vehicle is insured at the appropriate amount.
- You have to maintain your vehicle in a roadworthy condition
- Motor is a Cash Before Cover policy. Payment must be made upfront before cover can be issued.

8. 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.

9. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium, provided that we have not paid a claim against your policy. A minimum premium of RM50 will be retained and the balance calculated on short-period rates or prorate, depending on whether yours is a first year or a renewal policy with us.

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

- AIG Malaysia gives you 24/7 online convenience to update your policy contact information <u>here.</u>

At your convenience, you can now do the following updates <u>online</u>:

- 1. Mailing Address
- 2. Email Address
- 3. Contact Number

11. Where can I get further information?

Should you require additional information about motor insurance, please refer to the insurance info booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from your insurance agent or visit <u>www.insuranceinfo.com.my</u>.
 If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad

Menara Worldwide 198 Jalan Bukit Bintang 55100 Kuala Lumpur Walk In Service Counter: Level 17 **Contact Information** Toll Free 1800-88-8811 (within Malaysia) General Line 603-21180188 Fax 603-2118 0288 Email <u>AIGMYCare@aig.com</u> **Operation Hours** Monday to Friday, 9am to 5pm (except Public Holidays)