

MOVEMENT CONTROL ORDER IMPACT ON MOTOR INSURANCE

FREQUENTLY ASKED QUESTIONS

(30 MARCH 2020)

In view of the Movement Control Order (MCO) which is now extended to 14 April 2020, we have prepared a list of Frequently Asked Questions (FAQs) to address your concern in relations to your Motor Insurance renewal.

- 1. My motor insurance is going to expire during the MCO period. Do I need to renew my insurance since I would not be driving in the next few weeks?**
 - The Road Transport Act expressly states that it is the law that all vehicles must have, at minimum, motor insurance while it is used on the road. Your motor insurance is essential even when you are not driving your car. Under a comprehensive motor insurance, the policy will covers loss/damage due to theft, fire, explosion or lightning, malicious act, windscreen breakage, *flood and *falling objects provided no convulsion of nature is involved.

**Note: These are covered when you have purchased the Special Perils add-on.*
- 2. Should I cancel my motor insurance since I am not using my car or motorcycles during this MCO period?**
 - You should not cancel your motor insurance as you may drive your car or ride your motorcycle during the MCO period.
 - If you plan to drive at all even for a short distance, don't cancel your motor insurance.
 - If you are caught driving without a valid motor insurance, you will be subject to a fine under the law.
 - For the same reason as point #1, your motor insurance will cover your loss/damage even while your car is parked at home.
- 3. All JPJ and POS Malaysia outlets are closed, how can I renew my road tax?**
 - You can renew your road tax through MyEG.
 - You can collect your road tax after the MCO period but you will need to show your receipt of road tax renewal should you be stopped by the Police.
 - Recent announcement by the Ministry of Transport (MOT) - there is no need to renew road tax for all vehicles in view of the MCO. However, you must have your motor insurance policy document with you while driving during the MCO period at all times.
 - You must renew your road tax within 30 days from the day the MCO is lifted.
 - Commencement of your road tax will be backdated to the original expiry to coincide with your motor insurance.
- 4. I have just renewed my motor insurance but I am not able to renew my road tax. Will my motor insurance cover me, and can I still drive my car?**
 - Yes, the motor insurance will cover you for loss/damage and/or liability to third parties as per your insurance plan.



- Yes, you can still drive your car and you have to ensure to show proof of your valid motor insurance/cover note while driving during the MCO period.
 - You must renew your road tax within 30 days from the day the MCO is lifted.
- 5. I cannot renew my driving licence. Will my motor insurance cover me?**
- Yes, the motor insurance will cover you for loss/damage and/or liability to third parties as per your insurance plan.
 - You must renew your driving licence within 30 days from the day the MCO is lifted.
- 6. How can I renew my road tax for commercial vehicle that requires Puspakom viability during the MCO period?**
- Recent announcement by the Ministry of Transport (MOT) - Road tax renewals for commercial and goods carrying vehicles have been put on hold, including the need to go through computerised vehicle viability tests via Puspakom and mandatory driver health checks.
 - You must ensure to renew your road tax for commercial vehicle within 30 days from the day the MCO is lifted.
 - Commencement of your road tax will be backdated to the original expiry to coincide with your motor insurance.
 - However, you must renew your motor insurance as this is the prerequisite for the Ministry of Transport to grant deferment for road tax expiring during the MCO period.

For more information, please contact your Insurance Advisor or our Customer Service team at 1-800-88-MSIG(6744) or myMSIG@my.msig-asia.com.