

BE PROTECTED!

Here's all you need to know about your
MSIG Motor Insurance Policy



Get extended coverage
with Motor Add-on!

FAD-SS7A1L



MSIG

WHAT YOU NEED TO KNOW

When it comes to your MSIG Motor Insurance Policy, we want you to know exactly what you'll be covered for with a selection from our **Comprehensive Cover**, **Third Party, Fire & Theft Cover** or **Third Party Cover**.

Comprehensive Cover

Third Party, Fire & Theft Cover

Third Party Cover

Death or injury to **third party** in an accident



Damage to **other person's car or property**



Damage to **your car** due to fire or if your car is stolen



Damage to **your car** due to accident



Source: Bank Negara Malaysia's FAQ on Liberalisation of Motor Insurance

COMPLIMENTARY

VALUE-ADDED SERVICES JUST FOR YOU

Private Car Comprehensive Cover Only

Specifically for our Private Car Comprehensive policyholders, you can enjoy value-added services such as the **Motor Assistance Programme*** to aid you in the event of breakdowns or accidents involving your insured car.

**Terms & conditions apply*



NOT COVERED UNDER YOUR MOTOR INSURANCE POLICY RECOMMENDED ADDITIONAL COVERAGE

For Comprehensive Cover Only

To ensure your safety, including those of your passengers and your car, and for your convenience, you can easily sign up for any of the following with your Comprehensive Motor policy for additional protection.

- **Covers the driver and passengers in the car:**

- ✓ Up to RM35,000 in the event of accidental death and/or permanent disablement*
- ✓ Medical Expenses
- ✓ Ambulance Fees
- ✓ Hospital Income
- ✓ Facial/Dental Cosmetic Surgery

*The insured will also receive **Double Indemnity** for accidents that occur during nationwide Malaysian public holidays.



**DRIVER'S
PERSONAL ACCIDENT
(NON-TARIFF)**

- **Covers the unexpected expense of betterment costs**, which refers to the proportion of the cost you are required to contribute to when the damaged parts of your car are replaced with the **new original parts**; thus, resulting in your car being in a better condition than it was prior to the accident requiring repairs.

- ✓ Limited to private cars age 5 - 15 years



**WAIVER OF
BETTERMENT COST
(NON-TARIFF)**

- Compensation for loss of use of your car based on the estimated actual repair time^ as assessed by loss adjuster.
- Available plans:
 - ✓ 7, 14, or 21 days
 - ✓ RM50, RM100, or RM200 per day
- Payable for partial loss (excluding windscreen damage, theft and total loss).
- No-Claim-Discount (NCD) entitlement will not be affected.

^Excludes the period of the car being laid up in the workshop.



**COMPENSATION
FOR ASSESSED
REPAIR TIME (CART)
(TARIFF)**



SPECIAL PERILS (TARIFF)

- Covers loss or damage to your car caused by:
 - ✓ Flood
 - ✓ Storm
 - ✓ Landslide
 - ✓ Landslip
 - ✓ Subsidence
 - ✓ Other convulsions of nature
- Full coverage
- **ALSO AVAILABLE - Limited Special Perils (Non-Tariff)**
(Limited to 25% of the Total Sum Insured)



SMART KEY SHIELD (NON-TARIFF)

- Covers the cost to **repair, replace and/or reprogramme** your Smart Car Key in the event of:
 - ✓ Loss
 - ✓ Theft
 - ✓ Accidental Damage
- Limited to one (1) Smart Car Key for your car
- No-Claim-Discount (NCD) entitlement will not be affected

Smart Car Key: Keys that are associated with keyless vehicle entry and keyless start vehicle.

You can purchase additional coverage from MSIG to ensure adequate protection for yourself, your passengers and your car.

For more information, please contact a MSIG Insurance Adviser or visit any MSIG Branch.

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