



MSIG MOTOR ADD-ON
24-HOUR UNLIMITED TOWING SERVICE (NON-TARIFF)*
*PERKHIDMATAN TUNDAAN 24-JAM TANPA HAD (BUKAN TARIF)**



Insurance that sees the heart in everything



*For Comprehensive Private Car only / *Kereta Persendirian Komprehensif sahaja*

Most comprehensive motor insurance policies include towing up to RM200 for accidents, whilst towing for vehicle breakdown may be provided by complimentary motor assistance programmes that may come with the policy. However, the towing services provided is often limited in terms of towing distance or the equivalent monetary value. For example, the towing of your vehicle to the nearest workshop or your home is free of charge only up to a certain distance. You will be required to pay the charge for the distance beyond the prescribed towing limit. This expense is often unforeseen by most vehicle users.


MSIG now offers **24-Hour Unlimited Towing Service** as an optional Add-On to the MSIG Comprehensive Motor Policy that will be beneficial to those who travel on the road frequently, for both short and long distances. The Add-On provides towing for accident or breakdown for an unlimited distance within Malaysia, and a prescribed towing distance from neighbouring countries, up to six (6) times per year. At an affordable premium, the **24-Hour Unlimited Towing Service Motor Add-On** provides you with invaluable peace of mind that you will not be left stranded or bear a hefty towing bill when the unexpected occurs on the road.

SERVICE COVERAGE:

TERRITORIAL LIMITS		
COUNTRY	MOTOR ADD ON 24-HOUR UNLIMITED TOWING	PREMIUM (EXCLUDING ANY APPLICABLE TAXES) (RM)
Anywhere in Malaysia including the following islands only - Penang, Langkawi, Labuan, Pangkor and Redang.	No Limit	30
Singapore	No Limit	
Thailand	130KM (Round Trip)	
Brunei	130KM (Round Trip)	

The example below illustrates how the 24-Hour Unlimited Towing Service Motor Add-On works:

Eddie lives in Johor and his vehicle is insured with MSIG. He is a salesperson who has to frequently meet with customers in different states within Peninsular Malaysia. Unfortunately, he met with an accident while he was in Terengganu and contacted MSIG Motor Assist to tow his vehicle back to a panel repairer in Johor.

Estimated Distance from Terengganu to Johor		540KM
Towing Service Charges		
• 1 st 10KM = RM50		RM50
• Balance 530KM = RM2 per KM		RM1,060
Total Towing Service Charges		RM1,110
	Standard Coverage For Comprehensive Motor Policyholder (Towing for Accidents)	
	RM200	 <p>With MSIG 24-Hour Unlimited Towing Service Motor Add On</p> <p>No charge for towing an unlimited distance within Malaysia</p>
Eddie Pays	RM1,110 - RM200 = RM910	RM0

With an affordable premium of RM30 for MSIG 24-Hour Unlimited Towing Service Motor Add-On, Eddie does not need to pay for the towing service charges incurred from Terengganu to Johor.

^^ Toll charges are included in the service up to RM20.00 per round trip.

For more information on MSIG 24-Hour Unlimited Towing Service or other optional Motor Add-Ons, please contact your MSIG Insurance Adviser or visit www.msig.com.my.

The description of covers is a brief summary for quick and easy reference; the precise terms and conditions that apply are in the Policy Document. Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.

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For more information, please call MSIG or contact your Insurance Adviser at:



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Kebanyakan polisi insurans motor komprehensif merangkumi tundaan sehingga RM200 untuk kemalangan, sementara tundaan untuk kerosakan kenderaan biasanya disediakan melalui program bantuan motor percuma yang mungkin disertakan bersama polisi tersebut. Walau bagaimanapun, perkhidmatan tundaan yang diberikan selalunya terhad dari segi jarak tundaan atau nilai wang yang setara. Contohnya, menunda kenderaan anda ke bengkel terdekat atau rumah anda adalah percuma hanya setakat jarak tertentu sahaja. Anda akan dikehendaki membayar caj untuk jarak di luar batas menunda yang ditetapkan. Perbelanjaan ini sering tidak dijangka oleh kebanyakan pengguna kenderaan.

MSIG kini menawarkan **Perkhidmatan Tundaan 24-Jam Tanpa Had** sebagai pilihan Perlindungan Tambahan kepada Polisi Motor Komprehensif MSIG yang akan memberi manfaat kepada mereka yang kerap dalam perjalanan jalan raya, bagi kedua-dua perjalanan jarak dekat dan jauh. Perlindungan Tambahan menyediakan tundaan untuk kemalangan atau kerosakan bagi jarak yang tidak terhad di Malaysia, dan jarak menunda yang ditetapkan dari negara jiran, sehingga enam (6) kali setahun. Pada premium yang berpatutan, **Perkhidmatan Tundaan 24-Jam Tanpa Had Perlindungan Tambahan Motor** memberikan anda ketenangan minda yang tidak ternilai bahawa anda tidak akan dibiarkan terkandas atau menanggung bil tundaan yang tinggi apabila kejadian tidak dijangka berlaku di jalan raya.

LIPUTAN PERKHIDMATAN:

HAD WILAYAH		
NEGARA	PERLINDUNGAN TAMBAHAN MOTOR PERKHIDMATAN TUNDAAN 24-JAM TANPA HAD	PREMIUM (TIDAK TERMASUK SEBARANG CUKAI BERKAITAN) (RM)
Di mana sahaja di Malaysia termasuk kepulauan berikut sahaja - Pulau Pinang, Pulau Langkawi, Labuan, Pulau Pangkor dan Pulau Redang.	Tiada Had	30
Singapura	Tiada Had	
Thailand	130KM (Dua Hala)	
Brunei	130KM (Dua Hala)	

Contoh di bawah menggambarkan bagaimana Perkhidmatan Tundaan 24-Jam Tanpa Had Perlindungan Tambahan Motor berfungsi:

Eddie tinggal di Johor dan menginsuranskan kenderaannya dengan MSIG. Dia ialah seorang jurujual yang kerap bertemu dengan pelanggan-pelanggannya di negeri-negeri yang berlainan di Semenanjung Malaysia. Malangnya, dia mengalami kemalangan ketika berada di Terengganu dan menghubungi MSIG Motor Assist untuk menunda kenderaannya ke bengkel panel di Johor.

Anggaran Jarak dari Terengganu ke Johor		540KM
Kadar Perkhidmatan Tundaan		
• 10KM Pertama = RM50		RM50
• Baki 530KM = RM2 per KM		RM1,060
Jumlah Caj Perkhidmatan Tundaan		RM1,110
	Perlindungan Standard Bagi Pemegang Polisi Motor Komprehensif (Tundaan untuk Kemalangan)	
	RM200	 <p>Dengan Perkhidmatan Tundaan 24-Jam Tanpa Had Perlindungan Tambahan Motor MSIG</p> <p>Tiada caj untuk jarak tundaan tanpa had di Malaysia</p>
Eddie Membayar	RM1,110 - RM200 = RM910	RM0

Dengan premium yang berpatutan sebanyak RM30 untuk Perkhidmatan Tundaan 24-Jam Tanpa Had Perlindungan Tambahan Motor MSIG, Eddie tidak perlu membayar caj perkhidmatan menunda yang ditanggung dari Terengganu ke Johor.

^^ Bayaran tol termasuk dalam perkhidmatan sehingga RM20.00 dua hala.

Untuk maklumat lanjut tentang Perkhidmatan Tundaan 24-Jam Tanpa Had MSIG atau lain-lain pilihan Perlindungan Tambahan Motor, sila hubungi Penasihat Insurans MSIG anda atau lawati www.msig.com.my.

Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah; terma dan syarat tepat yang tertakluk terdapat di dalam Dokumen Polisi. Nota: Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya, versi Bahasa Inggeris adalah sah di sisi undang-undang.

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