

# BE PROTECTED!

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



Get extended coverage  
with Motor Add-on!



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Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP

## 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 Compulsory Excess (RM400)**, which refers to additional excess or fixed amount that you have to pay, in the event of a claim if at the time of the accident, you or the person driving your car with your consent:

- ✓ Is under 21 years old,
- ✓ Holds a Provisional (P) or Learner (L) driver's licence, or
- ✓ Is not named in the Policy Schedule as a named driver.



**WAIVER OF  
COMPULSORY EXCESS  
(NON-TARIFF)**

- **Provides unlimited towing service that benefits those who travel on the road frequently; both short and long distances.**

- ✓ No Limit:
  - Anywhere in Malaysia including the following islands only
    - Penang, Langkawi, Labuan, Pangkor and Redang
  - Singapore
- ✓ 130KM Round Trip
  - Thailand    - Brunei



**UNLIMITED  
24HRS  
24-HOUR UNLIMITED  
TOWING SERVICE  
(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 ASSESSED REPAIR TIME (CART) (TARIFF)

- Compensation for loss of use of your car based on the estimated actual repair time<sup>^</sup> 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.

<sup>^</sup>Excludes the period of the car being laid up in the workshop.



### 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.*



### E-HAIL E-ZEE

- Protects car, driver and passenger when in e-hailing mode:
  - ✓ Personal accident cover for driver
  - ✓ Damage to your own car, third party property and third party bodily injury
  - ✓ Legal liability to passengers – if they sue you for the accident
  - ✓ Legal liability of passengers – damage or accident to third party caused by the passenger(s)

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

**MSIG Insurance (Malaysia) Bhd (46983-W)**

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