



BERJAYA SOMPO  
INSURANCE

# SOMPO Motor

Private Car Comprehensive Insurance



## WHAT IS THE PRODUCT ABOUT?

**SOMPO Motor** is a Private Car Comprehensive Insurance policy which covers you for accidental or fire damage to your vehicle, theft of your vehicle and liability to other parties for injury or death as well as damage to other parties' property.

## WHAT ARE THE COVERAGE PROVIDED?

- ✓ Liabilities to third party for injury, death & property loss/damage
- ✓ Loss/damage to own vehicle due to accidental fire/theft
- ✓ Loss/damage to own vehicle due to accident
- ✓ Additional Benefits **NEW**

## With SOMPO Motor, here are the NEW BENEFITS!



### All Drivers Cover

- ✓ Waiver of Named Driver Requirement under Compulsory Excess, ie. you are not required to provide name(s) of your authorised driver(s).
- ✓ All authorised drivers are not subject to the Compulsory Excess<sup>1</sup>  
<sup>1</sup>unless the drivers fall within the category of person who is under 21 years old or holds a provisional or learner driver licence.



### 24-Hour Rakan Auto Assist

- ✓ Emergency Towing Services following an accident.
- ✓ Emergency Breakdown and Minor Roadside Repair Services.
- ✓ Up to RM300 per incident for towing and labour cost for roadside repairs. Cost of parts, toll charges and levy fee charged by Customs for cross border towing are excluded.
- ✓ Nationwide network of panel workshops.



### Repairs Warranty of 12 Months

- ✓ 12 months' warranty against defects on new parts replaced and workmanship carried out by our panel workshops.



### Special Perils Coverage<sup>2</sup>

- ✓ This policy provides you a claim amount of RM10,000 or 20% of Sum Insured, whichever is lower for any loss or damage to your vehicle caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature.

<sup>2</sup>with additional premium, your vehicle can be covered up to the Sum Insured specified in your Policy Schedule.

## MORE OPTIONAL BENEFITS

You should consider these optional benefits with additional coverage to your **SOMPO Motor** comprehensive insurance to help you during unexpected incidents. With SOMPO Motor you could enjoy this protection by paying additional premium.



### Waiver of Betterment (vehicle age up to 15 years)

- ✓ Waive all claim related Betterment costs provided always the age of your vehicle is not more than 15 years.



### Unlimited Towing Costs

- ✓ Your vehicle does not exceed 15 years in age.
- ✓ Towing Costs to cover unlimited towing services in respect of any single towing trip from the location of the accident or breakdown to our panel repairer of choice or a safe place of storage within Malaysia while awaiting repair or disposal.
- ✓ In the event of your vehicle breakdown and the cost incurred is only for such towing services, we will not deduct any excess and you will not lose your No Claim Discount (NCD) entitlement.
- ✓ Cost of parts, toll charges and levy fee charged by Customs for cross border towing are excluded.



### Top Up for Full Convulsion of Nature Cover (Full Special Perils Coverage)

- ✓ Provide a top-up full cover.
- ✓ Your vehicle can be covered up to the Sum Insured specified in your Policy Schedule for loss or damage to your vehicle caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature.

## OTHER OPTIONAL BENEFITS

This list is non-exhaustive. Please refer to the policy contract for all the optional benefits available under this policy.



### Other Optional Benefits (non-exhaustive)

- ✓ Private Hire Car - for vehicles used for e-hailing services
- ✓ Cover for windscreens, windows and sunroof
- ✓ Legal Liability to Passengers\*
- ✓ Separate cover for accessories fixed to your vehicle
- ✓ Current year "NCD" relief
- ✓ Compensation for Assessed Repair Time (CART) - to compensate for loss of use of your vehicle

\*This is mandatory if you drive your vehicle in Singapore.

## FREQUENTLY ASKED QUESTIONS

### 1. What is the Period of Cover and Renewal Option?

Duration of cover is usually for one year. You need to renew your insurance cover policy annually.

### 2. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the sum insured of the vehicle, cubic capacity, no-claim-discount (NCD) entitlement and other underwriting criteria that the insurance company imposes, for example, policyholder age and vehicle age.

### What is No Claim Discount (NCD)?

NCD is 'awarded' if no claim was made against your policy during the preceding 12 months of policy. Your NCD entitlement will depend on the class of your vehicle.

### 3. Can I cancel my policy?

You may cancel your policy anytime by giving written notice to Berjaya Sampo Insurance Berhad. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract. No refund of premium is allowed if there is a claim under the policy.

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

#### a) Duty of disclosure

##### Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes 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 and 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. You are also 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.

##### Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. 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 is inaccurate or has changed.

#### b) Change in risk

If at any time or from time to time any change shall occur materially varying any of the facts existing at the date of the proposal, the Insured shall within seven (7) days give written notice to the Company and shall pay such additional premium as the Company may require.

#### c) Premium payment and cash before cover

Full premium must be paid before the effective date of the Policy. Payment can be made by Cash, Credit Card or GIRO to Berjaya Sampo Insurance Berhad. Insist on a receipt of the premium paid as proof of payment for future reference.

#### d) Contribution

We shall only be liable on our rateable proportion of the loss in the event an insured has more than one policy to cover your vehicle.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

## **5. What are the major exclusions under this policy?**

This Policy does not cover certain losses, such as:-

- a) Your own death or bodily injury due to a motor accident\*\*
- b) Your liability against claims from passengers in your vehicle\*\*
- c) Theft of non-factory fitted vehicle accessories unless otherwise declared\*\*
- d) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages.

\*\* These may be insured separately for additional premiums.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

## **6. 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 the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us during operating hours from 8:30am to 5:00pm (Monday - Friday) at the address stated on the next page.

This brochure is not a contract of insurance. For full details on the policy terms and conditions, please refer to the actual insurance policy.

Berjaya Sampo Insurance Berhad (62605-U) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



**BERJAYA SOMPO INSURANCE**

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Contact us for more information