

Product Disclosure Sheet

SOMPO MotorSafe Insurance (Private Car Comprehensive Policy)

(Please read this Product Disclosure Sheet before you decide to take out this insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

This Policy provides comprehensive coverage for your private car. It covers loss or damage to your private car due to accident, fire or theft within the total allocated mileage and grace mileage; and third party bodily injury, death or property damage are covered if exceeding the total allocated mileage and grace mileage.

2. What are the covers / benefits provided?

This Policy provides cover as below:

Types/Cover	Limited Mileage * (Comprehensive Coverage)	Exceeded Mileage** (Third Party Only)
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.	✓	✗
Loss/damage to own vehicle caused by convulsions of nature, where the claim amount not exceeding RM10,000 or 20% of Sum Insured, whichever is lower.	✓	✗
Coverage for all drivers, where no compulsory excess is applicable except where the authorised driver at time of accident is under twenty-one (21) years old or holds a provisional (P) or learner (L) driver licence.	✓	✗
Repairs warranty of 12 months against defects on new parts replaced and workmanship carried out by Berjaya Sompō Panel of Repairers.	✓	✗
Additional Benefits:		
SOMPO Tag Device	✓	✓

Key: ✓ = Applicable
✗ = Not Applicable

* Limited Mileage:	Comprehensive cover is provided if you travel within the allocated mileage and grace mileage (or any top up mileage you purchased)
** Exceeded Mileage:	Only Third Party cover is provided if your travel has exceeded the allocated mileage and grace mileage (or exceeded any top up mileage you purchased)

Optional Benefits that you may wish to purchase by paying additional premium:

- Cover for Windscreens, Windows and Sunroof
- Legal Liability to Passengers***
- Separate Cover for Accessories Fixed to Your Car
- Current Year "NCD" Relief
- Full Mileage Top Up
- Waiver of Betterment (vehicle age up to 15 years)
- Top Up for Full Convulsion of Nature Cover
- Unlimited Towing Costs
- Next Level Mileage Top Up

*****Note: It is an offence under the laws of Singapore to enter the country without extending passenger liability cover to your motor insurance.**

3. How many Comprehensive Allocated Mileage Plans are there?

There are 3 plans available:

Plan	Mileage Plan
Plan A	0 up to 5,000km
Plan B	0 up to 10,000km
Plan C	0 up to 15,000km

4. What is Grace Mileage?

Grace mileage is an additional 500km per year automatically added to your comprehensive allocated mileage plan before the end of your period of insurance.

- Complete verification process and enter your preferred delivery address;
- Login with the SMS login credentials, pair with SOMPO Tag and provide an accurate odometer reading and photo on the Policy's inception date;
- Ensure your car's odometer is always functioning;
- Regularly check your car's odometer reading to ensure your allocated mileage and grace mileage has not been exhausted;
- Top up your comprehensive allocated mileage plan if your existing comprehensive allocated mileage plan is almost exhausted before Policy expiry date.

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

- **Duty of Disclosure**

- a. **Consumer**

Pursuant to Schedule 9 of the Financial Services Act 2013, you must take reasonable care to ensure that all your answers to the questions are to the best of your knowledge, full, complete, correct and honest. You also have a duty to inform us of any change in the details or information given to us before we issue the Policy to you, or before you renew or change any of the terms of your Policy. If you fail to do so, your Policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

- **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 notice in writing to the Company and shall pay such additional premium as the Company may require.

- **Cash Before Cover**

Full premium must be paid before the effective date of the Policy.

- **Excess**

Compulsory Excess RM400 for Private Car Policy, this is the amount of loss you have to bear if your car is driven by any authorised driver who is under the age of 21 years old or the holder of a Provisional (P) or Learner (L) driver's license at the time of the accident.

- **Contribution**

We shall only liable our rateable proportion of the loss in the event an insured has more than one Policy to cover your private car.

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

13. What are the major exclusions under this Policy?

This Policy does not cover certain losses, such as your own death or bodily injury due to a motor accident or your liability against claims from passengers in your private car.

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

14. Can I cancel my Policy?

You may cancel your Policy by giving us a written notice. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the Policy contract. No refund is allowed if there was a claim made under the Policy. The premium will be refunded on a pro-rata basis or short period basis as shown in the table below:

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

15. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us if there are changes in your contact/personal details to ensure that all future correspondence reach you in a timely manner. You may inform our branch office or Customer Service Centre.

16. What should you know when making a claim?

- Report to the police within 24 hours from the occurrence of the accident and immediately notify us in writing with full details.
- Repairs must be conducted by Authorized Panel Workshop selected and approved by us if you make an own damage claim against your own comprehensive Policy.
- If you are not at fault in the accident, you can submit the claim either directly to the insurance company of the party at fault, or if you have a comprehensive Policy, you are encouraged to submit to us for speedy claims processing without losing your NCD entitlement.
- You will lose your entire NCD entitlement once an own damage or a third party claim is made against your Policy.

17. Where can I get further information?

Should you require additional information about Motor Insurance, please refer to the InsuranceInfo 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.

If you have any enquiries, please contact our Customer Service Centre during operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or the Toll Free number stated at the bottom of this page.

18. Other similar types of General Insurance products available?

SOMPO Motor Private Car Comprehensive Policy, except the premium of this product is discounted based on the chosen comprehensive allocated mileage plan, and it comes with SOMPO Tag.

IMPORTANT NOTE: YOU MUST ENSURE THAT YOUR PRIVATE CAR IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the Policy Contract.

Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 26/07/2021.