BERJAYA SOMPO INSURANCE

Product Disclosure Sheet

Motor Insurance (Private Car)

(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 cover, Third Party, Fire & Theft cover and Third Party cover.

2. What are the covers / benefits provided?

This Policy provides:

Types / Cover	Comprehensive cover	Third Party, Fire & Theft cover	Third Party cover
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	✓	×	×
Liabilities to driver & passengers of own vehicle (property, bodily injury, death)	×	×	×

Optional benefits that you may wish to purchase as below by paying additional premium:

- Enhanced Cover for Windscreens, Windows and Sunroof
- Legal Liability to Passengers
- Personal Accident Add on
- All Driver
- Unlimited Towing

On top of that, optional benefits that you may wish to purchase if you opt for Comprehensive cover as below by paying additional premium:

- Inclusion of Special Perils
- Separate Cover for Accessories Fixed to Your Car
- Current Year "NCD" Relief
- Compensation for Assessed Repair Time (CART)
- Accident Support Repair Plus
- Private Hire Car- for car used for e-hailing services
- Compensation for loss of use of vehicle

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

Note:

a. The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance Berhad or PIDM (visit www.pidm.gov.my).

b. Please refer to the Policy Contract for the full product features and benefits.

3. What is the Period of Cover and Renewal Option?

Duration of cover is for one (1) year. You will need to renew the insurance cover annually.

4. How much premium do I have to pay?

The total premium payable may vary depending on the sum insured of the vehicle, cubic capacity, no-claim-discount (NCD) entitlement and other underwriting criteria that Berjaya Sompo Insurance Berhad imposes, for example, policyholder age, vehicle age etc.

Example

Insured Age: 35
Vehicle Age: 1
Make/Model: Perodua Myvi

Sum Insured: RM46,800
NCD: 55%

	Comprehensive
Annual Premium (Before Service Tax and Stamp Duty):	RM 743.24

Included in the premium	
Commission to the insurance intermediary (if any)	RM 74.32

5. What are the fees and charges that I have to pay?

Type	Amount
Stamp Duty	RM 10.00
Service Tax	8% of premium

Included in the premium	Amount
Commission to the insurance intermediary (if any)	10% of premium

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

- **Duty of Disclosure**

Consumer Insurance Contract

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.

Non-consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for purposes of your trade, business or profession, you have a duty to disclose any matter you know to be relevant to our decision in accepting the risks and determining the rates and terms of your insurance. 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 there are changes occur at any time or from time to time, and materially vary any of the facts provided at the date of the proposal, the insured shall give notice in writing to us within seven (7) days from the date of change, and shall pay additional premium if it is required.

- **Cash Before Cover**

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

- **Premium Payment**

Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment to Berjaya Sompo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.

- **Compulsory Excess**

Compulsory Excess of RM400 for Private Car Policy, this is the amount of loss you have to bear if your vehicle is driven by a person not named in your Policy or a person named in your Policy who is under the age of twenty-one (21) years old or the holder of a Provisional (P) or Learner (L) driver's license.

- **Excess**

This is the amount of own damage loss, as stated in your Policy Schedule, that you have to bear, on top of the compulsory excess (if applicable), while we will pay the balance of your claim.

- **Contribution**

We shall only be liable for our rateable proportion of the loss if an insured has more than one Policy to cover his/her car.

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

7. Where do I send my car for repair in the event of accident?

You are required to repair your car at any of our **Approved Repairer** which are committed to provide speedy and quality repair with a warranty period up to 12 months. **Approved Repairer** refers to any of the following:

1. Motor repair workshops which are on Our panel of approved workshops;

   We will ensure there are adequate number of Our panel of approved workshops to provide reasonable and convenient access to You. A list of our **Approved Repairer** can be obtained from our webpage: https://www.berjayasompo.com.my/. Where there are no panel of **Approved Repairer** at any nearby locations in the event of an Incident, We may at Our discretion choose to either:
   - i. assist You in accessing the nearest workshop on Our panel and arrange for towing services to such selected workshop at no cost to You; or
   - ii. allow the damaged vehicle to be repaired at a nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by Us.
2. Any other repairer that We have given You special permission to use. The circumstances under which a special permission may be granted by Us includes:
   - i. no **Approved Repairer** described as above is available at the location of Your Car, and We are unable to assist You in accessing the nearest workshop on Our panel or that is registered with JPJ;
   - ii. repairs that require special expertise from specific repairers which cannot be provided by an **Approved Repairer**; and
   - iii. franchise repairers.

You can request towing to tow the accident damaged car to an **Approved Repairer** via MySOMPO App or call 1800 18 8033.

Failure to send your car as explained above would constitute a breach of the policy conditions and we reserve the right to reject your claim.

Note: The above is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

8. 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 vehicle.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.

9. Can I cancel my Policy?

You may cancel your Policy by giving us a written notice. Upon cancellation, we will refund premium according to the *Customary Short-Period Rates subject to a minimum premium of RM50.00 payable under the Policy. However premium will not be refunded if a claim has been made on the Policy.

*Customary Short-Period Rates

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

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

It is important that you inform us of any changes in your contact/personal details to ensure that all correspondence reach you in a timely manner. You may inform at our branches or Customer Service Centre.

11. What should you know when making a claim?

- Report to the police within 24 hours and immediately notify us in writing with full details.
- Repairs must be conducted by the 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 us of the party at fault, or if you have a comprehensive Policy, you are encouraged to submit to us for speedier 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.
- At the time of accident, if your car is still under a Hire Purchase agreement/Employer's Loan agreement with the Hire Purchase company/employer who is named in the Schedule as the owner, the loss or damage to your car shall be payable to the owner (Hire Purchase company/employer). Otherwise, the claim shall be payable to the insured.

12. Where can I get further information?

Should you require additional information or have any queries about Motor Insurance, please contact our Customer Service Centre during the operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or call our Toll Free number stated at the bottom of this page.

13. Other similar types of General Insurance products available?

NIL

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE 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 Product 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 from October 2024.