BERJAYA SOMPO INSURANCE

Motor Insurance (Private Car)

Supplemental Product Information

Basic Coverage :

1) Accidental or fire damage to your vehicle
2) Theft of your vehicle
3) Liability to other parties for injury or death
4) Damage to other parties' property

Exclusions :

1) Unlicensed Drivers
No valid driving licence

2) Alcohol, Drugs and Other Intoxicating Substances
Under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance

3) Fraud and Exaggerated Claims
Uses fraudulent means to get any benefit under the Policy

4) Unlawful Purpose
Unlawful purpose or to attempt an unlawful purpose i.e. in violation of the criminal law or a recognised law of the country where Your Car was being used

5) Use for Racing etc.
Take part in any motor sport, competition (other than treasure hunt), rally, pacemaking, reliability trial or speed test; or on any racetrack

6) Use Outside Malaysia
Your Car was being used or driven outside Malaysia, the Republic of Singapore and Negara Brunei Darussalam

7) Failure to take Precaution
Example :
- left Your Car unattended or failed to take proper precaution to prevent further loss or damage; or
- continue to drive Your Car in an unroadworthy condition before any repair is done
- do not take reasonable precaution to keep Your Car secured. This includes but is not limited to leaving Your Car unattended while unlocked or with ignition key left in or on Your Car

8) War Risk
- War, invasion, acts of foreign enemies, hostilities or warlike operation (whether war is declared or not), civil war, Act of Terrorism, mutiny, rebellion or revolution; or
- strike, riots or civil commotion assuming the proportion of or amounting to an uprising, insurrection or military or usurped power.

9) Nuclear Risk
Connected in any way with operations using the nuclear fission or fusion process, or handling of radioactive material.

10) Contractual Liability
We will not pay for any liability that arises by virtue of an agreement but for which We would not have been liable in the absence of such agreement.

11) Unauthorised Driver

No cover if your car is being driven by any person other than an Authorised Driver or person driving on Your order or with Your permission

Full List of Additional Benefits :

Item	Additional Benefits	Additional Premium
1	**Strike, Riot and Civil Commotion** Cover loss or damage to Your Car caused by: (a) the wilful act of any striker or locked out worker to further a strike or to resist a lock out; (b) the act of any person taking part together with others in disturbance of the public peace (whether in connection with a strike or lock out or not); and (c) the action of any lawfully constituted authority in preventing, suppressing or attempting to prevent or suppress any of these acts or in minimising the consequences of them.	0.3% of Vehicle Sum Insured
2	**Legal Liability of Passengers** Cover legal liability incurred by any passenger in Your Car	RM7.50
3	**Enhanced Windscreen Cover** Cover the cost to either replace or repair any accidental damage of the windscreen, window or sunroof glass of Your Car. If the damaged glass is repaired, the cover provided by this benefit will continue and the original limit will be maintained, up to a maximum of two (2) repairs within the Period of Insurance.	15% of windscreen sum insured
4	**Vehicle Accessories Cover** Cover for the non-standard Accessories of your car.	15% of the Accessories Value
5	**Gas Conversion Kit and Tank** Cover loss or damage to the Gas Conversion Kit and Tank of Your Car.	4.5% of the Kit and Tank Value
6	**Legal Liability to Passengers** Cover legal liability to any person being carried in or upon or entering or getting into or onto or alighting from Your Car.	25% of Third Party premium
7	**Extension to Thailand** Cover Your Car while it is being used in the Kingdom of Thailand.	20% of (gross premium + all other add on premiums)
8	**NCD Relief** Compensate You the No Claim Discount that You may forfeit due to a claim being made.	15% of your NCD Entitlement premium amount
9	**Compensation for Assessed Repair Time (CART)** Compensate you for the number of days assessed by Us as required to repair Your Car.	<table><tr><td></td><td></td><td colspan="3">LIMIT</td></tr><tr><td></td><td>Day</td><td>50</td><td>100</td><td>200</td></tr><tr><td>CR1P</td><td>7</td><td>35</td><td>70</td><td>140</td></tr><tr><td>CR2P</td><td>14</td><td>70</td><td>140</td><td>280</td></tr><tr><td>CR3P</td><td>21</td><td>105</td><td>210</td><td>420</td></tr></table>

10	**Unlimited Towing** Unlimited towing services in respect of any single towing trip from the location of the accident or breakdown to the nearest Approved Repairer or a safe place of storage while awaiting repair or disposal.	RM30.00
11	**All Driver** Waiver the compulsory Excess of RM400 if at the time of Incident, You or the person driving Your Car with Your consent is not named in the Schedule as Named Driver.	RM50.00

Market Value:

This refers to the reasonable cost to buy another car of the same make, model, age and general condition similar to your vehicle at the time of loss. The market value of your vehicle will be determined based on the option you choose when you buy the policy. If you choose a Market Valuation System approved by Persatuan Insurans AM Malaysia (PIAM), the value will be based on that system. If not, the value will be determined by the car franchise-holder's head office. If this value is unavailable, an adjuster agreed upon by both you and the insurer will determine the value.

Agreed Value:

Agreed value is a sum that has been fixed after discussion and agreement between you and your insurer when you purchase or renew a policy. It provides certainty about the compensation you will receive from your insurer, less any excess (if applicable), if your car is stolen or totally destroyed. The market value of your vehicle at the time of loss will not be taken into consideration in such an event

Under-insurance:

If you insure your vehicle at a lower sum than its market value, you will be deemed as self-insured for the difference, i.e.in the event of loss/damage, you will only be partially compensated (up to the proportion of insurance) by your insurance company.

Over-insurance:

Should you insure your vehicle at a higher sum than its market value, the maximum compensation you will receive is the market value of the vehicle as the policy owner cannot 'profit' from a motor insurance claim.

Policy Cancellation:

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