

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on your insurance. Other customers have read this PDS and found it helpful. You should read it too.

1. What is QBE Private Car Protector

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property and accidental or fire damage to your vehicle or theft of your vehicle provided that the damages or losses occurs during the Period of Insurance.

2. Know Your Coverage

As an illustration, this is a coverage for a male driver aged 30 at an annual premium of RM2,094.37

Sum Insured	RM50,000
No Claim Discount (NCD)	0%
Additional Coverage: (This is purchased with an additional premium)	Windscreen – RM150
This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Third party bodily injury and death • Third party property loss or damage • Loss or damage to your own vehicle due to accidental fire, theft or accident • Waiver of betterment up to 10 years • Compassionate cover up to 5% of sum insured or maximum RM 5,000 due to total loss or theft • Key replacement cost for damage due to snatch theft or vehicle break in up to RM 500 	<ul style="list-style-type: none"> • Your own death or bodily injury due to a motor accident • Your liability against claims from passengers in your vehicle • Loss, damage or liability arising from an act of nature i.e flood, storm or landslide • If the vehicle is driven whilst under the influence of alcohol or drug • Motor sports or competition • Incidents incurred outside the Geographical area of Malaysia, Brunei and Singapore

By paying **additional** premium, you can extend your coverage to further include:

- Strike, Riot and Civil commotion
- Breakage of glass in windscreen, window or sunroof
- Passenger Liability Cover
- Inclusion of Special Perils – Flood, Storm tempest, Earthquake, Subsidence Landslip
- Vehicle Accessories
- Out of Pocket Allowance (Replacement Car Allowance, Hotel Accommodation Reimbursement, Whole Car Spraying Painting)
- Special Perils cover on first loss basis
- Cleaning cost due to flood
- Driver Passenger Protector

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent, or us directly to understand the coverage.

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance with our insurance, you can:

Call us at



03-7861 8400

Visit us at



<https://www.qbe.com/my>

Email us at



info.mal@qbe.com

Write to us at



No. 638, Level 6, Block B1,
Leisure Commerce Square,
No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,
Postal Address P.O. Box 10637,
50720 Kuala Lumpur, Malaysia.

3. Know Your Obligations

For this motor insurance, this will be the breakdown of your premium payable

Base premium	:	RM1,779.97
(-) 0% NCD entitlement	:	0
(+) Additional coverage	:	
Windscreen (RM1,000)	:	RM 150.00
(+) 10% Commission	:	RM 193.00
(+) 8% Service tax*	:	RM 154.40
(+) Stamp duty	:	RM 10
Total Premium payable	:	RM 2,094.37

**QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the prevailing Service Tax legislation and guidelines.*

4. Other Key Terms

- Duration of cover is for one year. You need to renew your insurance cover annually.
- Premium must be paid before inception of cover (Cash-before-Cover).
- The premium payable will depend on your sum insured, no-claim-discount entitlement and our underwriting requirements, such as risks of the driver and claims experience.
- You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim.
- In the event of an accident or an occurrence likely to give rise to a claim, you should notify us within thirty (30) days or as soon as practically possible, by giving a detailed statement in writing to us.
- Our website also includes the detailed steps of what you need to submit for your claims, which you may access here <https://www.qbe.com/my/claims>.
- If your vehicle involved in any incident that could lead to a claim under this policy, you must send your vehicle to any Approved Repairer. The Approved Repairer refers to:
 1. Motor repair workshops which are on our panel of approved workshops; or
 2. Any other repairer that we have given you special permission to use under circumstances stated in policy
Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either:
 - a) assist you to access the nearest workshop on our panel and arrange for towing services to such workshop at no cost to you; or
 - b) allow the damaged vehicle to be repaired at any nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by Us.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent or us directly to understand the coverage.

5. Can I cancel my policy?

Yes, you may cancel your policy at any time by giving a written notice to us.

Upon cancellation, you are entitled to a partial refund of the premium according to the terms and conditions of the policy, provided you have not made a claim.

This provides a summary for your quick and easy reference of the product, and you should also read the policy. You should speak with your servicing agent or us directly to understand any of the contractual terms, prior to purchasing the policy.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact QBE Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01Jan2026 and will be valid until the next periodical review.