

Private Car Protector

A comprehensive insurance cover
for your car



QBE Insurance (Malaysia) Berhad

Member of PIDM

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).



You will enjoy our **Comprehensive Cover**

- ✓ **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**



New Features



Enhanced Auto Assist Program

Cover Towing Charges or road side repair up to **RM500** per incident. Automatic upgrade to 'Unlimited' cover when you select Driver Passenger Cover.



Waiver of Betterment

Claims payment will not be affected due to Betterment Condition for vehicle up to **10 years** old.



Compassionate Cover

We pay an additional of up to **RM5,000** to cover the cost incurred to obtain a new vehicle in the case of theft or total loss of your car.



Key Replacement

Key replacement to loss or damage due to snatch theft, break-in to the vehicle up to **RM500**.

Select any of the Extra Benefits based on your needs



Cover for Windscreens, Windows and Sunroof

We pay the cost to replace or repair any glass in the windscreen, window or sunroof of your car accidentally damaged without affecting the No Claims Discount entitlement in Your Policy

Legal Liability of Passengers for Negligent Acts

Extend to cover the legal liability incurred by any passenger in your car

Current Year "NCD" Relief

Compensate You for the amount of the current year NCD You may forfeit due to a claim being made under this Policy

Inclusion of Special Perils

Extend to cover the damage to your car caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature

Legal Liability to Passengers

Extend to cover You or Your Authorised Driver's liability to your passengers in your car

Strike, Riot and Civil Commotion

Extend to cover damage to your car caused by strike, riot and civil commotion

New Extra Benefits

1 Out of Pocket Allowance

- ✓ Reimburse loss of use of your car due to accident
- ✓ Hotel accommodation reimbursement in the event of accident to your car
- ✓ Whole car spray painting

2 Special Perils First Loss

- ✓ Extend to cover damage to your car caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature, up to the selected insured amount

3 Cleaning Cost Due to Flood

- ✓ Pays the cost for cleaning in the event your car sustained water damage due to flooding, flash flood, overflowing of waterways, drains, rivers or mud slides

4 Driver Passenger Protector

- ✓ Provides Personal Accident cover for driver and passengers in your car for :
 - Lump sum payment for death, permanent disablement
 - Medical Expenses, daily hospital income, ambulance fee, funeral expenses
- ✓ Reimburse for loss of personal belonging in your car due to break-in or robbery
- ✓ Extend the Personal Accident cover to you and your family when they are passenger in other vehicle, riding in public transportation as fare paying passenger, or as pedestrian
- ✓ Provide unlimited cover for Auto Assistance program to your car

Frequently Asked Questions

FAQ?

1. Who can purchase this policy?

- ✓ An individual private car owner age 17 years and above.
- ✓ A Company who owns vehicle for 'private use'.

2. How can your private car be used?

Private Car Protector Policy covers you if your car is used for "social, domestic and pleasure purposes and for the policyholder's business".

The following are some examples of how your car can be used:

- ✓ to visit relatives and friends, for shopping etc.; and
- ✓ for some limited business use such as getting to and from work, and meeting customers.

3. In which territory is your car covered?

This insurance covers you in Malaysia, Singapore and Brunei in accordance to the laws of Malaysia.

If you intend to drive your car into Singapore, you are required by Singapore's law to have cover against Legal Liability to Passengers (LLP) which is available as 'Extra Benefits'.

4. When is your cover effective?

This insurance is effective from the time of purchase of cover or at the agreed time of commencement, until the expiry date. The period of insurance will be printed in the Policy Schedule and related documents. If there is any change to these dates, it will be officially shown in an Endorsement issued by us.

5. How can I purchase this Policy?

Approach any of QBE authorized agent or contact our Customer Service @ +603 7861 8400.

6. Where can I send my vehicle to in the event of accident:

- If your vehicle involved in any incident that could lead to a claim under this policy, you must send your vehicle to Approved Repairer.
 - Endorsement 106 A: Insurer's Approved Repairer
 - a. Motor repair workshops which are on our panel of approved workshops;
 - b. Any other repairer that we have given you special permission to use under circumstances stated in policy wording.
 - 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 your damaged vehicle to be repaired at a nearby motor repair workshop that has been approved by Persatuan Insurance Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS), as may be determined by us.

Important Notes!



- ! This brochure is not a contract of Insurance. The precise terms, conditions are specified in the Insurance policy.
- ! You can request to view the actual Insurance policy before you sign up. Kindly contact a QBE Insurance agent or customer service for assistance.
- ! In the event of a conflict between the English and the translated versions of the brochure, the English version shall prevail.

Private Car Protector is designed to

Meet Your Needs



✓ Comprehensive Cover

This comprehensive policy is designed to provide full range of cover for your car against accidents. The cover includes : theft, damage due to accident or fire, liability arising from damage to third party property or bodily injury. It also includes add-on services such as the Auto Assistance program.



✓ Flexible Extra Benefits Provided

You may select any of the Extra Benefits based on your needs.



✓ Auto Assistance Program

- + 24 hours Emergency Towing
- + 24 hours Minor Roadside Repairs
- + Other services include:
 - > Jump Start
 - > Changing Tyre
 - > Assistance for Accident Cases
 - > Referral Services for Car Service or Repair
 - > Plumbing Services
 - > Locksmith Services
 - > General Home Repair Services
 - > Other General Information Assistance



✓ Claims Services

- + Wide range of panel workshop
- + Cashless windscreen claims
- + Fast track claims for claim amount within RM5,000
- + 6 months workmanship warranty for repair done by panel workshop

MAJOR EXCLUSIONS

- Motor Sports and Competition
- Alcohol, Drugs and Illegal Use

Please refer to the insurance policy for the full list of terms and conditions.

IMPORTANT NOTES

- This brochure is for general information only and is not a contract of insurance.
- The description of available coverage is for your quick and easy reference. The precise terms, conditions are specified in the insurance policy.
- You should read and understand all information about the policy coverage including the applicable product disclosure sheet, or ask your agent/broker, or us directly before you sign up, to ensure you have the right insurance to meet your needs.
- All premiums are subject to Service Tax at the prevailing rate. Policies are subject to RM10 stamp duty.
- If you have any enquiries about these products or other similar coverage, please visit our website at <https://www.qbe.com/my> for our contact details.
- QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



QBE

QBE Insurance (Malaysia) Berhad

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