



QBE Private Car Insurance

16 December 2014

Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to take out the **QBE Private Car Insurance Policy**. Be sure to also read the general terms and conditions.

1. What is this product about?

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. What are the covers / benefits provided?

This policy covers:

- 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

Optional benefits that can be purchased at a pre-determined rate of premium as per Malaysian Motor Tariff:

- 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

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.

Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the no-claim-discount (NCD) entitlement and the underwriting requirements of the insurance company:

Example

Gross premium for a new private car with sum insured RM40, 000* and 1300 cubic capacity

Comprehensive cover:	RM1, 275.65	} For actual amount, please refer to quotation.
NCD entitlement (25%)	RM 318.90	
Additional cover – Windscreen damage up to RM600	RM 90.00	

The estimated total premium that you have to pay is RM1, 046.74 (excluding loading based on QBE underwriting requirements, if applicable, agent's commission, service tax and stamp duty).

*This sum insured is based on the current market value of the vehicle based on Redbook Vehicle Valuation Database System.

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

Type	Amount
- Commissions paid to the insurance agent	- Up to 10% of the premium charged
- Stamp duty	- RM10
- Government service tax (not applicable to Individual name)	- 6% of premium charged

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

- Importance of Disclosure - Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

- You must disclose all material facts such as previous accidents and modification to engines. Failure to disclose material facts or advise on the modifications may result in claims not being paid or a reduction in the claim payment.
- You must ensure that your vehicle is insured at the appropriate amount.
- The excess, that is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy: RM 400.00.
- Claims procedures - Notice should be given within thirty (30) days or as soon as practicable of any occurrence likely to give rise to a claim under the policy by giving a detailed statement in writing to us.
- Premium must be paid before inception of cover.

6. What are the major exclusions under this policy?

This policy does not cover damages or losses due to the followings:

- 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
- War risks
- Terrorism
- Nuclear reaction, nuclear weapons, nuclear radiation or radioactive contamination
- Consequential losses of any nature
- Motor sports or competition
- Incurred outside the Geographical area of Malaysia, Brunei and Singapore

NOTE:

This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice us. Upon cancellation, you are entitled to a refund of the premium based on short-period rates provided you have not made a claim. Any minimum premium paid under the policy is not refundable.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.



9. 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 us at:

QBE Insurance (Malaysia) Berhad Reg. No. 161086-D

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
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10. Other types of Motor cover available

- Third party cover
- Third party, fire and theft cover

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. 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 valid as at 16/12/2014.