Product Disclosure Sheet
Car Care Insurance

Read this Product Disclosure Sheet before you decide to take out the Car Care Insurance. Be sure to also read the general terms and conditions.

1. What is this product about?

Car Care Insurance 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. It also provides covers such as towing, Car replacement/Inconvenience Allowance, Flood relief and many more. Please refer to the Policy Contract for full details.

This policy can be a Consumer and a Non-Consumer Policy. Consumer Insurance Policy means a contract of insurance entered into, varied or renewed by an individual wholly for his/her own purposes unrelated to the individual's trade, business or profession.

2. What are the covers / benefits provided?

This policy covers:

Benefits	Sum Insured / Limit of Liability
Mandatory Sections	
Loss Or Damage To Your Car	Up to the Sum Insured
Liability To Third Party	Unlimited amount for death or bodily injury to third party; and / or Up to a maximum of RM3 million for third party property damage.
Additional Extensions	
Towing service	Unlimited Towing
Car Replacement/ Inconvenience Allowance [1]	Up to RM450 (RM150/day up to maximum 3 days)
Flood Relief	RM1,500
Personal Effects due to Vehicle Break-In	Up to RM1,000
Key Care Protection [2]	Up to RM2,000
Motorist Personal Accident [3]	Up to RM20,000 for one person per incident up to RM100,000 per Policy year

Note:

[1] Provided the repair is carried out in any Cycle & Carriage Bintang Berhad (CCB) Workshop
[2] Provided the key replacement is carried out in any Cycle & Carriage Bintang Berhad (CCB) Workshop
[3] Covers the driver, authorized driver or passenger(s) up to 5 persons

Optional endorsement that you may wish to purchase by paying additional premium:
- Windscreen damage
- Legal Liability of Passenger (LLP)
- Legal Liability to Passenger (LLTP)
- Damage arising from flood and landslide (special peril)
- Strike Riot and Civil Commotion (SRCC)
- e-Hailing usage (Private Hire Car)*

*What is e-Hailing usage (Private Hire Car)?
This extension provides you, your vehicle and other third party road users with an all-in-one 24/7 protection under e-Hailing usage.

Duration of cover is for one year. You can cover less than one year to coincide with the expiry of your road tax. You need to renew the insurance cover annually.

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

3. What are the differences between Car Care and Existing Private Car Comprehensive Cover Policy?

- Coverage:

<table>
<tr><th>Basic Coverage</th><th>Car Care</th><th>Basic Private Car Comprehensive</th></tr>
<tr><td>Loss or Damage to Your Car</td><td colspan="2">Up to Sum Insured</td></tr>
<tr><td>Liability To Third Party</td><td colspan="2">Unlimited amount for death or bodily injury to third party; and / or Up to a maximum of RM3 million for third party property damage.</td></tr>
<tr><th colspan="3">Additional Extensions (only applicable if the particular Section is listed in the Schedule)</th></tr>
<tr><td>Towing service</td><td>Towing - Unlimited</td><td>Up to RM200</td></tr>
<tr><td>Car Replacement/ Inconvenience Allowance</td><td rowspan="5">Provided in the package</td><td rowspan="5">Not provided</td></tr>
<tr><td>Personal Effects due to Vehicle Break-In</td></tr>
<tr><td>Key Care Protection</td></tr>
<tr><td>Motorist Personal Accident</td></tr>
<tr><td>Flood Relief</td></tr>
<tr><td>Special perils</td><td colspan="2">Available with addition premium</td></tr>
</table>

4. 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:

- Mandatory Section : RM_____________premiums for sums insured of RM_______
- NCD entitlement:_______________%
- Additional Extension: RM_____________premiums
- Selected Endorsement: RM_____________

The estimated total premium that you have to pay is: RM_______

Example of premium comparison:

Vehicle Details					Premium comparison (RM)	
Make & Model	Year Make	Cubic Capacity (CC)	Sum Insured (RM)	NCD (%)	Car Care	Basic Private Car Comprehensive
Mercedes Benz E250 CGI	2016	1991	215,000	55	2,801.72	2,801.72
Mercedes Benz GLE400	2017	2996	408,000	55	4,190.13	4,190.13
Mercedes Benz C250 (W205)	2016	1991	189,000	38.33	3,304.45	3,304.45
Mercedes Benz S400L Hybrid	2017	3498	376,000	38.33	5,322.83	5,322.83

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

Type Amount

- Commissions paid to the insurance agent : 10% of premiums or RM______
- Applicable taxes, if any
- Stamp duty of RM10.00

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

- Your duties to us

1. Duty for Consumer Insurance Policy
   1.1 If this Policy is a Consumer Insurance Policy, then You must take reasonable care:
   (a) not to make a misrepresentation to Us when answering any questions we ask in the proposal form
   (b) when renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy; and
   (c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.
2. Duty for non-Consumer Insurance Policy
   2.1 If this Policy is not a Consumer Insurance Policy, then You have a duty to disclose to Us any matter that:
   (a) You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied; or
   (b) a reasonable person in the circumstances could be expected to know to be relevant.

3. Consequences of Breach of Duty

3.1 If this is a Consumer Insurance Policy, breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.

3.2 If this is a non-Consumer Insurance Policy, breach of Your duty stated above may result in Us avoiding the Policy and refusing all claims.

- You must ensure that your vehicle is insured at the appropriate amount.
- The excess, that is the amount of loss you have to bear : RM .
- The excess of RM400, that is the amount of loss you have to bear if your vehicle is driven by a person who is under 21 years old or holds a Provisional (P) or Learner (L) driver's License.

4. You will not be entitled to a NCD on renewal of your policy if there is a claim made on the policy when the vehicle is used for e-Hailing services (as if you are at fault).

NOTE: Please refer to the policy contract for the full terms and conditions under this policy.

7. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Your liability against claims from passengers in your vehicle (unless a separate endorsement is obtained).
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.
- If the vehicle is used for hire & reward including private hire car.
- Incidents caused by deliberate self-inflicted injury, suicide or criminal or illegal act.

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

8. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium if no claim was incurred prior to cancellation.

Your refund will be the difference between the total premium and Our customary short-period rates calculated for the time We were on risk until the date We receive the Certificate of Insurance or Statutory Declaration.

There will not be any refund of premium for any cancellation of Policy if We have been on risk for more than eights (8) months or You have paid the Minimum Premium only.

9. 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.

10. Where can I get further information?

Should you require additional information about Motor Insurance, you can contact us at our branches nationwide, your insurance intermediary or visit www.chubb.com/my.

If you have any queries, please contact us at:

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Chubb
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Kuala Lumpur
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E Inquiries.MY@chubb.com

IMPORTANT NOTE:
YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE 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.

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. 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 a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

This product disclosure sheet is prepared in both English and Malay. In the event of any inconsistency, the English version shall prevail.

CHUBB 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 valid as at 01/05/2019.

Contact Us

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