



PACIFIC & ORIENT INSURANCE CO. BERHAD

Registration No. 197201000959 (12557-W)

A Member of The Pacific & Orient Group

A member of PIDM

11th Floor, Wisma Bumi Raya, No. 10, Jalan Raja Laut, 50350 Kuala Lumpur.
P. O. Box 10953, 50730 Kuala Lumpur. Website: www.poi2u.com
Telephone: 03-2698 5033 Fax: 03-2693 8145 Toll Free: 1 800 88 2121
SST Registration No: W10-1808-31021805

PRODUCT DISCLOSURE SHEET (Comprehensive Private Car Insurance Policy)

Read this Product Disclosure Sheet before you decide to take out the Comprehensive Private Car Insurance Policy.

Be sure to also read the general terms and conditions.

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 Pacific & Orient Insurance Co. Berhad or PIDM (visit www.pidm.gov.my).

1. What is this product about?

This policy provides insurance against loss or damage to your vehicle, liability to third parties for bodily injury or death, and damage to third parties' property.

2. What are the covers / benefits provided?

This policy covers:

- Loss or damage to your vehicle due to collision or overturning (accidental or due to mechanical breakdown or wear and tear), impact damage caused by falling object not resulted from convulsion of nature, fire, explosion or lightning, burglary, housebreaking or theft, malicious act or when in transit.
- Third party bodily injury or death; and
- Third party property damage.

The benefits provided under this policy are as follows:

- The total liability for third party bodily injury and death is unlimited, however the total liability is limited to RM3 million for third party property loss or damage in respect to one claim or series of claims arising out of one event;
- This policy would cover for the person's legal representatives for liability covered following the death of the person; and
- This policy will cover for the legal cost up to maximum of RM2,000 for defense of any charge including the charge of causing death by driving the vehicle.

Optional benefits that you may wish to purchase by paying additional premium:

- Windscreen damage
- Passenger liability cover
- Damage arising from flood and landslide

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 the insurance cover annually.

3. How much premium do I have to pay?

The total premium that you have to pay consists of the standard coverage premium amount and additional coverage requested and may vary depending on the no-claim-discount (NCD) entitlement and the underwriting requirements of the insurance company.

The standard coverage premium amount is calculated in accordance with the De-Tariff pricing factors which among others include the following:

- Insured Age
- Cubic Capacity
- Sum Insured*
- Gender
- Postal Code
- Vehicle Use
- Vehicle Age
- Vehicle Make
- NCD
- Voluntary Excess

*This sum insured is based on the current market value of the vehicle based on reference to Insurance Services Malaysia Berhad's ("ISM's") Automotive Business Intelligence ("ABI") vehicle valuation database system.

4. How do the different Excesses apply?

Compulsory excess of RM400 is the amount of loss you have to bear if your vehicle is driven by a person:

- a. Who is not named in your policy schedule as a named driver,
- b. Who is under the age of 21 years old, or
- c. Who holds a Provisional (P) or Learner (L) driver's license.

Standard excess is the amount of loss you have to bear if:

- a. your vehicle's CC is greater than 1,999CC (Excess of 1% of Sum Insured), or
- b. your car is a High-Performance Vehicle (Excess of maximum of 2.5% of Sum Insured).

Voluntary Excess is an optional add-on cover. You would be given additional discount on your premium based on the Voluntary Excess amount you choose. Please note that this Voluntary Excess amount is in addition to Compulsory Excess and Standard Excess if there is any. The Company would have the right to deduct these Excesses from the claim amount that the Company would otherwise have to pay for each and every claim arising out of one Incident should you have any claim during the policy period.

Types of Excess	Excess Amount	Traditional PC Comprehensive	PC Comprehensive with Voluntary Excess
Compulsory Excess (<u>CE</u>)	RM 400	✓	✓
Standard Excess (<u>SE</u>) if i. CC is above 1,999CC, <u>OR</u> ii. High-Performance Vehicle (HPV) <u>Note:</u> if PC is above 1,999CC & also a HPV, Excess is only 2.5% of SI	i. 1% of Sum Insured, <u>OR</u> ii. Maximum 2.5% of Sum Insured	i. ✓ ii. ✓	i. ✓ ii. ✓
Voluntary Excess (<u>VE</u>)	x% of Sum Insured (x% is based on the chosen VE plan)	✗	✓
Amount of Excesses		<u>CE + SE</u>	<u>CE + SE + VE</u>

Voluntary Excess does not apply for third-party claims.

If you have a Comprehensive cover and the third party that knocked your car is clearly at fault, you are advised to submit own damage Knock-for-Knock (KfK) claim to us in order to expedite claims processing. Your NCD entitlement will not be affected, and you can claim the excess that you had paid from the insurer of the third party.

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

Type	Amount
▪ Commissions paid to the insurance agent	▪ 10% of premiums
▪ Stamp duty	▪ RM10
▪ Services Tax (SST)	▪ 6% of premiums

6. Where can I send my vehicle for repair in the event of an accident?

In the event of an accident, you may send your vehicle to an approved repair from our panel of approved workshops, a nearby motor repair workshop that has been approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS) as may be determined by Us, or a non-panel PIAM PARS workshop that We have given you prior special permission to use.

You may obtain the list of our panel workshops nationwide from our direct website on www.poi2u.com/help/panel-workshops/.

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

- Duty of Disclosure:
 - a) Consumer Insurance Contract:
 - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
 - Failure to take reasonable care in answering the questions 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.
 - In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
 - 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.
 - b) Non-Consumer Insurance Contract:
 - 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.
- You must observe and fulfil the terms, conditions, endorsements, clauses or warranties of the policy; and

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

8. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- 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;
- Consequential loss of any nature; and
- The loss of use of your vehicle.

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

9. Can I cancel my policy?

- You may cancel your policy at any time by giving written notice to us;
- You shall within seven days from the date of cancellation under the above bullet point, surrender the certificate of insurance to us or if it has been lost or destroyed, to provide us with a statutory declaration to that effect;
- Upon cancellation, you are entitled to a refund of the premium based on short-period rates, where any minimum premium paid (exceeding 8 months) under the policy is not refundable;
- We may also cancel this policy by giving you 14 days written notice by registered post to your last known address; and
- In the case of cancellation by us, you shall be entitled to a pro-rata refund of the unexpired premium calculated from the date of receipt by us of the certificate or statutory declaration in the event that the certificate is lost or destroyed.

10. What do I need to do if there are changes to my contact 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.

11. Where can I get further information?

Should you require additional information about motor insurance, please refer to the *insurance info* booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.poi2u.com.

If you have any enquiries, please contact us at:

Pacific & Orient Insurance Co. Berhad
11th Floor, Wisma Bumi Raya,
No. 10, Jalan Raja Laut,
50350 Kuala Lumpur.

Tel : 03-2698 5033

Fax : 03-2693 8145

E-mail : poi2u@pacific-orient.com

12. Other types of motor insurance cover available:

- Third party 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 MUST DEAL WITH APPROVED REPAIRERS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIMS 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 a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Pacific & Orient Insurance Co. 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 6.11.2023.