

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

Other customers have read this PDS and found it helpful;  
**you should read it too.**



Date:

## 1 What is Private Car Comprehensive Policy?

Private Car Comprehensive Policy is an insurance policy against liabilities to third parties for bodily injury or death, damage to third parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

## 2 Know Your Coverage

**As an illustration**, for an annual premium of **RM1,816.43**, a 30-year-old male in West Malaysia (40170) with a 5-year-old Honda City (1498cc) will receive the following coverage:

Sum Insured (market value)	<b>RM50,000</b>
No Claim Discount (NCD) Entitlement	0%
*Additional Coverage (This is purchased with an additional premium)	<ul style="list-style-type: none"><li>• Windscreen coverage with sum insured of RM2,000: RM300</li><li>• Multi Drive Protector – Plan MDP1 with sum insured of RM15,000: RM35</li></ul> <p>You can add on the optional coverage by paying an additional premium. For details, you may refer to endorsement available at website <a href="#">Sales Materials   Generali Malaysia</a>.</p>

### Your policy covers:

- Liability to third parties for bodily injury or death
- Damage to third parties' property
- Damage to your vehicle due to accident or fire
- Theft of your vehicle

### Your motor policy excludes:

- Your own death or bodily injury due to motor incident
- Your liability against claims from passengers in your vehicle
- Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction

**Note:** This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy.

**If you have any questions or require assistance on your motor insurance policy, you can:**



Call us at  
1300 13 2121 or  
+603 3007 2121



Visit us at:  
[Private Car Insurance & Available Add Ons | Generali Malaysia](#)



Email us at:  
[customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my)



Scan the QR  
code above

**BNMLINK information for complaints / enquiries:**

4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur.  
Tel: 1-300-88-5465  
(Overseas: +603 2174 1717)  
BNMLINK Webpage:  
[bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3 Know Your Obligations

For this motor insurance policy, you must pay a premium of:	If purchase via intermediary	If direct purchase
Base premium	RM1,816.43	RM1,816.43
(-) 0% NCD entitlement	-	-
(+) Additional coverage	RM335.00	RM335.00
(+) 8% Service tax	RM172.11	RM154.90
(+) Stamp duty	RM 10.00	RM 10.00
<b>Total premium payable</b>	<b>RM2,333.54</b>	<b>RM2,101.19</b>
Commission / Rebate for direct channel	<b>10% or RM215.14</b>	<b>10% or (RM215.14)</b>

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.



### IMPORTANT INFORMATION YOU SHOULD KNOW

<b>A</b>	The duration of coverage is 1 year. You need to renew the insurance annually.
<b>B</b>	The insurance will only be effective once you have paid the premium (cash before cover).
<b>C</b>	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim.
<b>D</b>	In the event of an accident, you should notify us the soonest possible. You may do so by calling our Roadside Assistance hotline at 1800-22-2262. Alternatively, you reach us through the GeneraliMY mobile app for our 24/7 roadside assistance.
<b>E</b>	<p>You can send your car to the motor repair workshops that are part of our panel of Approved Repairer. Approved Repairer refers to any of the following:</p> <p>a. Motor repair workshops which are on our panel of approved workshops:</p> <ul style="list-style-type: none"> <li>We will ensure there are adequate number of our panel of approved workshops to provide reasonable and convenient access to you.</li> <li>Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion to choose either: <ul style="list-style-type: none"> <li>assist you in accessing the nearest panel workshops on our panel and arrange for towing services to such selected workshop at no cost to you; or</li> <li>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.</li> </ul> </li> </ul> <p>or</p> <p>b. Any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us includes:</p> <ul style="list-style-type: none"> <li>No approved repairer described in (a) above is available at the location of your car, and we are unable to assist you in accessing the nearest workshop on our panel or that is registered with JPJ;</li> <li>Repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and</li> <li>Franchise repairers.</li> </ul>

### ? 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 provided you have not made a claim.