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## Things To Know (FAQ)

### Product Information:

#### 1. What is AXA FlexiDrive? (SPL)

**AXA FlexiDrive** is an insurance product whereby premiums are dependent on driver behaviour and vehicle usage rather than the traditional formula. Every month you will be able to earn discount and redeem it **upon renewal**. This will result in a fairer way of pricing your motor insurance. In addition, **AXA FlexiDrive** comes with safety features in terms of emergency response in case of severe accidents and security features with Stolen Vehicle Tracking (SVT) service in case of theft.

#### 2. What is AXA FlexiDrive? (Detailed Selling Points)

- 1st ever motor insurance in Malaysia that rewards you for being a safe driver
- How do we know you are a safe driver who deserves a discount on your next motor insurance renewal? A telematics device will be installed in your vehicle to gather your driving information
- The telematics device is manufactured in accordance with international automotive standards and is SIRIM Certified. The telematics device would simply be connected to your vehicle and will not affect your vehicle warranty. In the unlikely event that your vehicle warranty is proven to be affected due to the telematics device, AXA shall fully be responsible of the cost of repairs or warranty claims.
- The AXA FlexiDrive mobile app will show you how safe you drive, provide you with safety tips, and a range of safety and security benefits

#### 3. Will there be any charges to my premium?

No additional charges to your premium— just pay your usual motor insurance premium and drive safe

#### 4. Why should you get AXA FlexiDrive?

##### 1. SAFE DRIVING Discounts UP TO 20%

- AXA FlexiDrive tracks and scores your driving behavior.
- Based on your scores, enjoy up to 20% savings on your next motor insurance renewal
- NO ADDITIONAL CHARGES on your premium even if you score poorly. AXA FlexiDrive will even provide personalized driving tips to help you become a safer driver.

##### 2. ENHANCED SAFETY ON THE ROAD

- In case of a severe accident, the device will automatically detect the crash and location of your collision
- Automatic Crash Alert will be sent to our 24/7 Emergency Assistance when your vehicle is in a serious accident (impact exceeding severity threshold )
- Our Emergency Assistance ie 24/7 Secure Operating Centre (SOC) will contact you for accident verification immediately and work with emergency assistance provider with your exact collision location.

##### 3. ENHANCED SECURITY

- 24/7 vehicle theft management:
- Real time alerts upon battery disconnection, device sabotage or upon customer notification
- Notify police with exact vehicle location to assist police in recovery process

##### 4. SMART CONNECTIVITY FOR YOUR VEHICLE

- Check your car status on the AXA FlexiDrive mobile app, including car battery status, Odometer, ignition status and more

## 5. What are the Additional benefits for customer other than determining the premium for the subsequent renewal?

- **24/7 Motor Roadside Assistance** – Get help for car breakdown and towing services
- **6 months repair warranty** – Be assured of all repair work done at our **panel workshops**

## 6. HOW DO I EARN THE SAFE DRIVING DISCOUNTS?

Safe Driving Discount are earned based on your driving behavior in:

- Speed
- Mileage
- Harsh Driving

Based on your scores, you will earn Discount according to the driver groups you are in:

- Red (Bad Performance driver)
- Yellow (Average driver)
- Green (Safe driver)

## 7. When will I receive my Safe Driving Discounts?

The Safe Driving Discounts accumulated during the previous Policy will be banked into your account within 14 days after the commencement of the renewed Policy.

*Illustration: If your current policy expires 1 Jul 2018, and you have accumulated 20% Safe Driving Discount from 1 Jul 2017 to 30 Jun 2018, you will receive the 20% discount, banked into your account within 14 days after you have renewed your policy with AXA from 1 Jul 2018.*

## Process Information:

### 1. Am I eligible for AXA FlexiDrive? How do I sign up

If you are an existing AXA Motor Insurance policy holder, you can sign up for **AXA FlexiDrive** when you renew your policy with us.

If you are not an existing AXA Motor Insurance policy holder, you can sign up for **AXA FlexiDrive** when you purchase your next motor insurance policy with us. Alternatively, sign-up immediately by terminating your existing motor insurance and convert to **AXA FlexiDrive**.

### 2. Can I purchase this from any sales channels?

Yes, telematics is offered by all sales partners and channels

### 3. How can I see how much discount I will enjoy?

View your driving score and entitled discount via the AXA FlexiDrive mobile application.

The mobile application will provide you with an **estimate** of the monthly discounts that you earn.

### 4. Can I opt out from being a telematics customer?

Yes you can by contacting AXA's contact centre however please note that the discounts will not be applicable as there will not be any prorate of discount available

### 5. Will I be penalized with additional premium or charges if my driving score is poor?

There is no penalty or additional charges to your premium.

## 6. What happens if I change my car or terminate my AXA Motor insurance?

Your AXA FlexiDrive Safe Driving Discounts will cease to apply. Our appointed technician will contact you to arrange for the removal of the telematics device from your vehicle.

## 7. How long will it take to uninstall the device?

It will take 14 working days for us to process the removal of the telematics device from your vehicle

## 8. How do I get the AXA FlexiDrive mobile app?

After you sign up with AXA FlexiDrive, we will send you an SMS and E-mail with:

- Instructions on how to download and install our AXA FlexiDrive mobile app
- Your First Time Login password details
- Simple steps for your First Time Registration for the mobile app

## 9. What if my car gets stolen?

**AXA FlexiDrive** comes with Stolen Vehicle Tracking. If you find that your car is missing you can call the Secure Operating Centre (SOC) to report a theft. The Secure Operating Centre (SOC) shall notify the police and assist with the recovery process

## 10. What does AXA do with my telematics data?

We care about your privacy, your telematics data on your car location and trips are used for the purpose of determining the Insured's driving behaviour, mileage and risk profile to determine your earned discounts. Data may also be used to identify vehicle's location in the event that it is stolen or be used to provide independent, objective evidence in the event of an accident or for the purpose of supporting any claim(s) made

The data collected also allows us to help you:

- **Reduce accident frequency and severity:** by providing personalized driving tips and driving behavior analysis so you can review and improve your driving skills
- **Receive timely assistance:** In the event of severe accident, automatic crash alerts would be sent to your emergency contacts, and when the impact severity threshold is exceeded, emergency assistance would be contacted with exact location of your collision
- **Recover stolen vehicle:** our telematics device enables our professional team to track stolen vehicles and shall notify the police and assist with the recovery process

## 11. Why are you accessing my accident data?

In the event of an accident, a crash report will be generated we will use the accident data as a basis for claims and provide us insights to understand the extent of the damage. This will aid the verification and approval processes to enable us to expedite the claims processing in entirety.

## 12. What if I do not want AXA to collect my data?

In the event that you choose not to provide consent for AXA to collect your driving data, your policy will be automatically converted to AXA SmartDrive comprehensive cover. You will still enjoy comprehensive motor insurance protection, but will not be able to enjoy the Safe Driving Discount or other AXA FlexiDrive benefits.

## 13. How do I improve my driving style to maximize my savings?

Review your driving results regularly via the mobile app and take note on the driving tips to improve your driving style. You can benefit from safe driving habits and low mileage on a monthly basis and redeem your earned discount upon renewal.

## 14. Does this affect my NCD discount?

No, it does not affect your NCD discount. The Safe Driving discount is effected after the NCD discount is applied on the basic premium of the previous policy year, for which this discount has been earned. This Safe Driving discount value will then be rebated within 14 days of your next insurance renewal with AXA.

**15. Can we conclude that only Safe Driver (Green) group will earn 20% of Discount?**

Yes the maximum Discount will be 20%, which would be awarded to an ultimate and consistent safe driver

**16. Any Safe Driving Discount earn for Average Driver (Yellow)?**

Yes there will be some % of Discount for the average driver, and this will be derived and decided by the systems upon weighing the drivers' scores.

**17. Any additional cost in the event the car is stolen and device cannot be recovered through SOC?**

No, there will not be any additional cost chargeable to the insured person.

**18. If I buy or renew directly with AXA, do I get the 10% rebate in addition to the safe driving Discount I have earned?**

Yes the 10% rebate will still be applicable as per the norm, the 20% discount is over and above the NCD and direct purchase.

**19. If I do not renew my policy with AXA for the following year, will I earn my AXA Flexi discounts?**

No, in order to be eligible for the AXA FlexiDrive discounts, you will have to renew with us in order that we can provide you your discounts on the premium amount.

**20. Can I embark on the AXA FlexiDrive midway?**

Unfortunately, this is not a prorata discount model. The **AXA FlexiDrive** takeup has to accompany the policy at point of creation or renewal, as this is a 12 months program.

**21. How do I get paid for my discounts?**

The Safe Driving Discounts accumulated during the previous Policy will be banked into your account within 14 days after the commencement of the renewed Policy

**22. How will the above emergency services integrate/co-exist with our towing service?**

In the event of a vehicle breakdown emergency you may click on the Motor Roadside Assistance tab from the app to request for assistance.

**23. Will I be charged for the installation? What other charges should I expect to incur when installing the device?**

The installation is free of charge. Upon signing up, the authorised installer will get in touch with you to fix an appointment. The installation will be carried out at the dealership within 14 days upon signing up with **AXA FlexiDrive**.

## **Device Information:**

**1. What is a telematics device?**

It is a device that is fitted into your car to measure your driving style and provide usage data.

**2. What type of information is captured by this telematics device?**

The device comes with an inbuilt accelerometer and GPS/GNSS antenna and records how you utilise your vehicle, mileage and driving data every time your vehicle is driven on a trip-by-trip basis. Driving data consists of how smoothly you drive, take your corners, brake and speed style. Each trip is recorded from the time you start your vehicle, until the engine is switched off.

**3. Who can view my data? Will the insurance company be able to track me?**

An independent 3rd party service provider who manages the service infrastructure will have access to your data. This can be used for tracking benefits for Smart Track Security.

AXA will not be able to track you. AXA will only access your mileage and driving behaviour data for analysis purposes.

**4. Can the device be fitted into all cars?**

The fitting is simple and suits all cars

**5. When will the device be installed?**

The device will be installed within 14 days upon signing up, however you will be insured from day one of the policy inception.

**6. Is there a dateline for the device to be installed?**

Yes within 30 days of signing up for the policy the device has to be installed.

Failing which the policy will revert to a comprehensive ie "Smart Drive"

**7. Will the installation of the device damage my vehicle?**

No, the installation is quick and simple with minimal intrusion to the vehicle. The devices are manufactured to stringent controls and are automotive certified.

**8. Will the installation of the device deplete my vehicle's battery?**

No. All devices are designed for ultra-low power consumption when your ignition is off and the vehicle battery will not be drained by the device.

**9. Is there a charge imposed if the device is damaged or tampered with?**

The device has a lifetime warranty valid throughout the terms. Except in the event of loss or damage due to misuse, tampering, or unauthorized interfering and alteration by the insured.

**10. What happens when I encounter a technical problem with the device or mobile app including a login password issue?**

You can contact the AXA Customer Support to report any issue.

**11. What if I drive into a basement car park? Will the device still capture data?**

All our devices come with internal memory units. When you enter into a location without GSM coverage, all events will be captured and stored into our device memory unit. All the stored data will be transmitted to our servers when the GSM signal is restored and none of the data will be lost.

**12. Why is my ignition displayed as ON but my vehicle is parked?**

If you drive into a place without a GSM coverage, for example a basement car park, and the last event captured before entering basement is ignition ON, your smartphone will show the ignition ON status although the vehicle is parked. However, as soon as the vehicle drives out of the basement and into GSM coverage, all events, including ignition OFF and ON events while the vehicle was in the basement, will be updated accordingly.

**13. How is my vehicle ignition status updated?**

Your vehicle ignition status information is updated on your mobile app when your vehicle is in use. For example, when you start your engine, your ignition ON status is updated within 3 minutes, and the same happens when you turn it OFF (ignition OFF status is updated within 3 minutes).

**14. What do I do with the device if I decide to sell my car. Does the device belong to me?**

This device is owned by AXA's service provider. In any circumstances that the device is no longer in use for AXA FlexiDrive, we request that the device be returned to AXA. Please contact AXA customer support. Our service provider will contact you to make an appointment to remove the device. The device should only be uninstalled by AXA authorized dealers.

**15. Any built in capability to detect if the device was detached or removed from vehicle?**

Yes. The system will generate a device disconnection alert and notification will be sent to the customer.

**16. Is there a minimum/specific travel distance to record the driving behavior?**

All trips are recorded. The driving behavior will only be calculated for trips with distance more than 400m and has good GPS signal coverage in order not to compromise the score.

**17. Whom do I contact after AXA's contact centre's standard operating hours Mon – Fri (8.30am – 5.30pm)? What is the alternate contact?**

In the event of a vehicle breakdown emergency you may click on the Motor Roadside Assistance tab from the app to request for assistance.

In case of theft, you can click on the Report a Theft tab in the app to call the Secure Operating Centre and initiate the Stolen Vehicle Tracking (SVT) process.

**18. I don't use Smart Phone, but I want to install this device, is that possible?**

You may install the device but unable to view your usage based driving data as well as utilize all the available in app features without the mobile app.

**19. Are there any other channels of accessing the data apart from using mobile?**

The customer must have a smart device to access the AXA FlexiDrive data.

**20. Is this device water proof, reason being I wash my engine regularly?**

Yes, the device is water resistant with a IP65 certification

**21. Will I need to pay for the Telematics device?**

AXA FlexiDrive is free of charge. The device belongs to AXA's Service Provider and installed free of charge, however a refundable device security deposit may be collected from you upon installation. In any circumstances that the device is no longer in use for **AXA FlexiDrive**, we request that the device be returned. Please contact AXA customer support to notify us. You will be contacted by our Service Provider to make an appointment with you to remove the device as the device should only be uninstalled by AXA authorized dealers. If applicable, the device security deposit will be returned to you following the removal of the device and within the stipulated time

**22. I am bringing my car to the workshop for repairing or change of battery, will this cause any problem to the device?**

In the event the device is being removed, you will receive a notification. Please always ensure the device is reinstalled before you collect the car. In case you need further assistance, please contact AXA Customer service. You may click on the Customer service tab from the mobile app.

**23. What does it mean when the device battery is indicated as Green or Red?**

Green indicates that the device battery is in good condition. Red is indicated if the device has been disconnected or there is a problem with the reserve battery.

## **AXA FlexiDrive Mobile App:**

**1. Am I required to download an application onto my smartphone?**

You are required to download the mobile app "**AXA FlexiDrive**". The app can be installed on iOS and Android devices.

## 2. How do I access my AXA FlexiDrive data?

- Once you receive a confirmation SMS after device installation, take note of your login details.
- Download the **AXA FlexiDrive** app from the App Store or Google Play, the SMS you receive will provide a link to the download.
- Download and then install the app to your smartphone.
- Enter your login details, followed by registering your security questions/answers and alternative telephone numbers for the Secure Operating Centre (SOC) in case of theft, on the first-time registration page.

## 3. Can I change my registered mobile phone number?

Yes, you can contact **AXA FlexiDrive** support center to change your mobile phone number.

## 4. What if I forgot my username and password?

Please contact **AXA FlexiDrive** support center for assistance

## 5. I have not received my login info/sms yet?

Please contact **AXA FlexiDrive** support center for assistance.

## 6. What if I receive a crash alert and I am not involved in a crash?

Please disregard the message and kindly contact **AXA FlexiDrive** support center for assistance.

## 7. I use more than one phone. Can I download the app on each phone?

Yes, you can

## 8. What happens if I encounter a technical problem with the device or mobile app?

Please contact **AXA FlexiDrive** support center for assistance.

## 9. Who is AXA FlexiDrive support center? Is it an 24/7 operations?

AXA Customer Service is the AXA FlexiDrive support center. Our customer service operates from Mon – Fri (8.30am – 5.30pm). Our Secure Operating Centre is 24/7 and in case of theft, you can click on the Report a Theft tab in the app to call the Secure Operating Centre and initiate the Stolen Vehicle Tracking (SVT) process. In the event of a vehicle breakdown emergency you may click on the Motor Roadside Assistance tab from the app to request for assistance.

## 10. Can I have a multiple login? More than 1 user login at one time?

You may access the mobile app on more than one smart device with your login information.

## 11. Will I be able to see a consolidated status for all my cars installed with such device or it has to be of different login?

You may only see the stats for your vehicle that is tied to your policy and login information

## Smart Track Security:

### Smart Track Security

We are continuously working on many additional features to enhance the telematics driving experience and among the enhancements are a smart track feature including virtual alarm which may be made available as an optional feature in the future.

### SMART TRACK SECURITY FEATURES:

**Locate a Car**

- Always know where your car is. Shows your car location. Multiple Map views.
- Track vehicle while on the move.

**Real time Tracking**

- You may view your car movement in real time

**Trips Review**

- View your recorded trips. Review your trip history. Review routes taken.

**Secure Mode**

- Turn on your secure mode to activate your virtual alarm system. In case of any event generated by the device while on secure mode you will receive instant security notifications. Example, when you park your car you may set the secure mode. In the event the car is taken away without authorization, you will receive an instant notification and you may initiate the theft recovery process.

**1. How will I be charged for this service?**

You may purchase this service by clicking on the purchase button on the app and it will direct you to the payment gateway.

**2. Why is the tracking line not accurate?**

Due to GPS bounce, the signal sometimes does not reach the system and server due to skyscrapers. Hence, the tracking line cannot be accurately displayed, there will be slight differences compared to the map. However, the trip would still be recorded properly

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**Get the Best Car Protection Today.**

**AXA FlexiDrive**

Keep in touch

