



AXA SmartDrive Enhanced Private Car

Product Disclosure Sheet

Date: as per quotation date

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the SmartDrive Enhanced Private Car Insurance Policy. Be sure to also read through the general terms and conditions.
2. You are advised to note the table of benefits for Death and Disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.
3. 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.

1. What is this product about?

This policy indemnifies you against your liabilities to third parties for injury or death, damage to third party's property, and accidental or fire damage to your vehicle or theft of your vehicle.

2. What are the covers / benefits provided?

This policy covers:

- A. Loss or damage to your own vehicle due to accidental fire, theft or accident.
- B. Your liability or your authorized drivers liability to third parties for:
 - bodily injury and death; and
 - Property loss or damage.

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

- Breakage of glass in windscreen, window or sunroof
- Passenger liability cover
- Damage arising from flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip or sinking of the soil/earth or other convulsion of nature
- Strike, riot and civil commotion
- Compensation for Assessed Repair Time
- Current year NCD relief
- Vehicle accessories (Multimedia Player, Rooftop/Canopy)
- Waiver Of Betterment
- AXA SmartDrive-Sharing
- AXA SmartDrive-Sharing Daily^{New}

Optional benefit that you may wish to include without paying additional premium:

- AXA FlexiDrive

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. What is AXA SmartDrive - Sharing Daily?

The insurance for E-hailing drivers is one of the requirements imposed by Ministry of Transportation and will be in-forced from 12 July 2019 onwards.

AXA SmartDrive – Sharing Daily is an extension that provides You as an Authorized E-Hailing Driver, your vehicle and other third party road users with an all-in-one protection under E-hailing usage. With **AXA SmartDrive – Sharing Daily**, your vehicle is extended to cover:

- 1) Loss or Damage to your own car
- 2) Liability to Third Party
- 3) Legal Liability to/of Fare Paying passenger
- 4) Authorized E-Hailing Driver PA cover while driving Your Car with the following scale:

Schedule of Benefits	
Benefits Per Person	Limit (RM)
Accidental Death	10,000
Permanent Total Disablement	10,000
Loss of both hands or both feet	10,000
Loss of sight of both eyes	10,000
Loss of one eye and one hand or one foot	10,000
Loss of one hand or one foot	5,000
Loss of sight of one eye	5,000
Medical Expenses	500

- 5) Legal Liability of Fare Paying Passengers for Negligent Acts

a) Can I continue driving as E-hailing driver if I only have private motor insurance?

The Ministry of Transport has made it compulsory that all vehicles used for E-hailing must have an E-hailing add-on. Therefore, all E-hailing drivers must purchase the additional E-hailing add-on, on top of the existing motor insurance to continue driving with e-hailing operators effective from 12 July 2019.

b) Can I maintain with my current insurer although they do not offer an E-hailing insurance as an add-on?

We advise all E-hailing drivers to renew Your base motor insurance with AXA Affin General Insurance which We are now offering AXA SmartDrive Sharing Daily as E-hailing add-on before regulations take effect. Please take note that the private motor insurance and e-hailing add-on must be from the same insurer. E-hailing drivers who do not comply with the new regulations, will not be able to drive with their respective operators.

c) How long does the coverage last for AXA SmartDrive - Sharing Daily?

The coverage will last for 24 hours effective from the time You confirm Your purchase in Your E-hailing Operator Apps.

d) How much additional premium do I have to pay for AXA SmartDrive - Sharing Daily if I am an existing SmartDrive - Private Car policy holder?

Please contact your E-Hailing operator for further information.

e) How can I sign up for this extension?

You can opt in for this product via your E-hailing operator mobile application platform. Please contact your E-Hailing operator for further information.

f) If I have extended windscreen, radio/CD/multimedia system, strike/riot and flood/landslide coverage in my existing SmartDrive - Private Car policy, do I need to extend the coverage for E-hailing services under SmartDrive - Sharing Daily?

No, any benefit(s) that is opted in your **SmartDrive - Private Car** policy will be extended to E-hailing services automatically.

g) Where can I get further information regarding AXA SmartDrive – Sharing Daily?

Please contact your E-Hailing operator for further information.



h) Do I have another option to purchase besides SmartDrive Sharing – Daily?

Yes, you may opt to purchase SmartDrive - Sharing. Below is the comparison table between SmartDrive Sharing Annual and Daily E-hailing cover.

	SmartDrive - Sharing	SmartDrive Sharing - Daily
Coverage	Add-on coverage to comprehensive private motor insurance that provides insurance protection to e-Hailing driver, vehicle and other third party road users with an all-in-one protection while the vehicle is on E-hailing usage.	
Benefit	Loss or Damage to Your Own Car (as expressed under Section A of the Policy) Liability to Third Parties (as expressed under Section B of the Policy) Legal Liability to Fare Paying Passengers Personal Accident cover of RM10,000 due to accidental injury or death of the Authorised E-Hailing Driver in the course of driving the Car Legal Liability of Fare Paying Passengers for Negligent Acts	
Cover Period	Annual cover The cover of this endorsement is applicable while your car is On Call for any E-hailing service providers.	24 hours cover upon enrollment/activation by E-Hailing driver via the mobile application developed by the E-hailing operator. This daily endorsement only covers while the driver's vehicle is On Call for the E-hailing service provider that the driver has confirmed the coverage through the driver's E-hailing apps. A separate cover is required for each E-hailing service provider confirmed via the E-hailing apps.
Premium	Annual premium to be charged	Fixed daily premium

4. How much premium do I have to pay with AXA SmartDrive?

The premium you have to pay may vary depending on you and your vehicle risk profile, no-claim-discount (NCD) entitlement, optional benefits required and our underwriting requirements.

Example

Gross premium for a new private car with sum insured RM40,000

Comprehensive cover:

RM1,287.80

NCD entitlement (25%)

RM 321.95

} For actual amount, please refer to quotation.

The estimated gross premium which is including agent's commission but excluding SST and stamp duty is RM965.85.

* This sum insured is based on the current market value of the vehicle based on reference to vehicle valuation database system approved by PIAM.

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

- | | |
|-----------------------------------------------|------|
| i. Commission to the insurance agent (if any) | 10%* |
| ii. Stamp duty | RM10 |
| iii. Service Tax | 6% |

*If you have extended your existing AXA SmartDrive policy with AXA SmartDrive – Sharing Daily, no commission is applicable for the extension/ additional premium paid.

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

- Duty of disclosure - You must disclose all material facts which you know or ought to know such as your personal pursuits which could affect the risk profile. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.



- Cash before cover - Full premium must be paid to us or our authorized agent representing us before cover can be granted.
- Under/ Over Insurance - You must ensure that your vehicle is insured at the appropriate amount.
- Compulsory excess - if your car is driven by a person who is:
 - a) Under age 21 or
 - b) A "L" license holder or
 - c) A full license holder for less than 2 years or
 - d) Not named in your policy
 The amount of loss you have to bear is RM400
- Claims - After an event which may become the subject of claims under the policy,
 - a) Please make a police report within 24 hours and immediately notify us in writing with full details
 - b) Betterment would be applied for your vehicle aged five years and above
 - c) You may not be entitled to a NCD on renewal of your policy

Note: The list is non-exhaustive. Please refer to the policy contract for the full list of 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 own death or bodily injury due to motor accident (Unless AXA SmartDrive - Sharing Daily Add-on is opted in)
- Your liability against claims from passengers in your vehicle (Unless AXA SmartDrive - Sharing Daily Add-on is opted in)
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.

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

8. **Can I cancel my policy?**

You may cancel the policy by giving written notice and your original Certificate of Insurance to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

9. **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.

10. **Where can I get further information?**

If you have any enquiries, please contact us at:

Customer Service Centre

AXA Affin General Insurance Berhad (23820-W)

Ground Floor, Wisma Boustead,

71 Jalan Raja Chulan,

50200 Kuala Lumpur, Malaysia

Tel: (603) 2170 8282

Fax: (603) 2031 7282

E-Mail: customer.service@axa.com.my

Website: www.axa.com.my

Authorized agent:

11. **Other types of Insurance cover available**

Please refer to our branches and agents for other similar types of cover available.

