



Motor

Motoring with peace of mind, everytime

SmartDrive Enhanced Private Car
Risk-based motor insurance plan



SmartDrive Enhanced Private Car lets you pay a premium that reflects your risk profile, and select add-on options and benefits for enhanced protection on-the-road, while still enjoying all the comprehensive benefits of AXA Motor Insurance.

Key Benefits



Risk-based pricing (detariffed rates)

Enjoy potentially lower premium if you have safer risk profile.



More add-on options and benefits

Options to add-on coverage such as Windscreen cover, Special Perils (Flood) or All Drivers for added benefits.



Fast claims approval

AXA Preferred Workshop

3 working days for claims below RM10,000*

6 working days for claims RM10,000 & above*

AXA Panel Workshop

4 working days for claims below RM5,000*

6-8 working days for claims RM5,000 & above*

**Excluding claims under further investigation and claims with severe vehicle damage.*



Free 24/7 emergency road assistance up to 30km

Call our 24 hours hotline **1-800-88-1033** for vehicle accidents and breakdown assistance.



Repair warranty

Enjoy a 12 months warranty for repairs by our Preferred Workshops and 6 months warranty at our other Panel Repairers.



Driver & Passengers Protection

Provides personal accident and medical reimbursement benefits to you, your passengers and authorised driver in the event of a road accident from **as low as RM0.25 a day**.

- 24/7 unlimited mileage emergency towing
- Additional cash payout up to 20% of sum insured for total loss or theft
- Window snatch theft & ATM withdrawal protection
- Car replacement allowance in the event of own damage claims



Frequent Questions and Answers

1. Does **SmartDrive Enhanced Private Car** provide private comprehensive cover only?

SmartDrive Enhanced Private Car also provides Private Third Party Fire & Theft cover. Please ask us for further information.

2. Can I extend **SmartDrive Enhanced Private Car** to cover windscreen, radio/CD/multimedia system, strike/riot and others?

Yes, you can cover all the extensions provided under Motor insurance.

3. Are there any vehicles that require special consideration for acceptance?

Different terms may apply to certain sports models.

4. Can I still enjoy no loading/no excess if I have made a claim before?

Different terms may have to be applied if you have made a claim during the past 3 years.

5. What is the age limit under the **Driver & Passengers Protection Insurance**?

The minimum age limit is 17 and maximum is 75 years old.

6. Who is AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad is a licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world's leading insurer. In Malaysia, we are a member of the Affin Group, a leader in financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

Sign up for **SmartDrive Enhanced Private Car** today!

For more information, call your agent or

AXA Customer Service Hotline **(603) 2170 8282**

Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

Ask your insurance agent for more details

AXA Affin General Insurance Berhad (197501002042)

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