



redefining / standards

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SmartDrive 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 Private Car Insurance Policy**. Be sure to also read through the general terms and conditions.
2. You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.
3. The information provided in this disclosure sheet is valid until: refer to quotation.
4. 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 parties' 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 FlexiDrive^{New}** (no additional premium)

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 FlexiDrive?

AXA FlexiDrive is the 1st Telematics Motor Insurance in Malaysia that rewards safe drivers with safe driving discount, enhanced road safety and vehicle security. It is an optional add on whereby you will be able to earn discount up to 20% 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.

a) How Do I earn AXA FlexiDrive Discount ?

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

- Speed
- Mileage
- Harsh driving

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

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

| Risk Factor | Green (%) | Yellow (%) | Red (%) |
|---|-----------|------------|----------|
| Average Daily Mileage | 6 | 3 | 0 |
| Over-speed Distance Percentage | 6 | 3 | 0 |
| Harsh Driving Frequency (counts per 100km) | 8 | 4 | 0 |
| Total Percentage | 20 | 10 | 0 |

b) 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.

c) How much additional premium do I have to pay for AXA FlexiDrive?

There will be no additional premium for enrolling in **AXA FlexiDrive**. Just pay your standard comprehensive motor insurance premium and drive safely.

d) Will installing Telematics Device affect my vehicle warranty?

The telematics device is manufactured in accordance with international automotive standards and is SIRIM Certified. The telematics device will 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 be fully responsible for the cost of repairs or warranty claims.

e) Will I need to pay for the Telematics device?

AXA FlexiDrive is free of charge. The device belongs to AXA's Service Provider and is 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 to AXA. Please contact AXA customer support to notify us. You will be contacted by our team to make an appointment with you to remove the device. The device should only be uninstalled by AXA authorized dealers. The device security deposit will be returned to you following the removal of the device and within the processing time.

f) How much do I need to pay for Telematics installation?

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**.

g) Where can I get further information regarding AXA FlexiDrive?

More information can be acquired in our **AXA FlexiDrive's** website, brochure, and FAQ.

4. How much premium do I have to pay?

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 | } For actual amount, please refer to quotation. |
| NCD entitlement (25%) | RM 321.95 | |
| Additional cover – Windscreen damage up to RM600 | RM 90.00 | |

The estimated gross premium which is including agent's commission but excluding Goods & Services Tax and stamp duty is RM1,055.85.

* 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. Goods & Services Tax | 6% |

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 policyThe 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
- 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.

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.