

Dear valued customers,

In our efforts to serve you better, and in line with the Fair Treatment of Financial Consumers Policy Document issued by Bank Negara Malaysia, we have revised a few clauses in the policy wordings of our following Motor products:

1. Driver's & Attendance's Personal Accident *For Commercial Vehicles "C" Permit Only*
2. Driver's & Passengers' Personal Accident *For Private Cars Only*

The revisions have been made to the Policy Conditions only and will not affect the benefits or coverage offered under the products. Neither will you be required to pay any additional charges or any increase in premium.

In respect of any claim or complaint, the revised clauses will be deemed to have become effective from 1 November 2020. The revised clauses are as follows:

Clauses	Revised wordings
Cancellation	Either the Company or the Insured may terminate this Policy at any time by the giving of 14 days' notice in writing. Upon termination by the Company, the Company shall refund to the Insured a rateable proportion of the premium for the unexpired term for the termination. Upon termination by the Insured, the Company may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to the Insured. If a claim has been made by the Insured and admitted by the Company during the current policy year, there will be no refund of any premium.
Dispute Resolution (to replace Arbitration)	If there is any dispute in connection with this Policy, the Insured and the Company mutually agree to first try to amicably resolve the dispute by mediation in accordance with the Mediation Act 2012; if the dispute cannot be resolved by such mediation, the dispute may be referred to a Court of competent jurisdiction in Malaysia.
Notice (new wordings)	<p>In respect of any communication between the Insured and the Company including, without limitation, the giving of any notice or demand under this Policy:</p> <p>The Insured are to –</p> <p>(a) write to the Company Customer Service Department; or</p> <p>(b) e-mail the Company at customer.service@axa.com.my; and</p> <p>The Company will –</p> <p>(a) write to the Insured at the address given to the Company in the Insured proposal for this Policy or at the Insured address last notified to the Company in writing;</p> <p>(b) email the Insured at the email address given to the Company in the Insured proposal for this Policy or at the Insured email address last notified to the Company in writing; or</p> <p>(c) communicate with the Insured by mobile phone or any form of electronic messaging the Company may consider fit at a contact number or electronic address which the Insured have given to the Company;</p> <p>If sent by post, the notice or demand, if correctly addressed, will be deemed to have been received on the seventh day after posting. If sent by email, mobile phone or any form of electronic messaging, the notice or demand will be deemed to have been received on the day it was sent.</p>