



SmartDrive Enhanced Comprehensive Private Car Add-Ons

Enhance your motor coverage for peace of mind



Add-On 1: Breakage of Windscreen, Window or Sunroof

Coverage	Cover the cost to replace or repair any glass in the windscreen, window or sunroof of your vehicle that is accidentally damaged without affecting your NCD
Premium Rate	15% of Windscreen Sum Insured



Add-On 2: Special Perils Cover

Add-On 3: Limited Cover for Special Perils

Coverage	Protection against damage to your car from flood, landslide, storm and other convulsions of nature	
Limit	Full sum insured of your car	Up to 25% of the sum insured of your car
Premium Rate	Reduced rate from 0.50% to 0.20%	0.40% on the 25% of the sum insured of your car
Example	RM100,000 car sum insured \times 0.20% = RM200	RM100,000 car sum insured \times 25% = RM25,000 \times 0.40% = RM100



Add-On 4: Waiver of Betterment

Coverage	Covers the additional cost for replacement of the damaged/broken parts with brand new original parts	
Vehicle age limit	For vehicles up to 15 years old	
Premium Rate	Age of Vehicle	Premium
	Age 5 – 7	RM110
	Age 8 – 15	RM165



Add-On 5: All Drivers

Coverage	Provide a blanket waiver of the RM400 Compulsory Excess (in the event of a claim) without the need to declare every individual driver of your vehicle
Premium Rate	Flat Rate of RM20
Exclusion	Compulsory Excess will not be waived if the person driving your vehicle: <ol style="list-style-type: none"> 1) is under twenty (21) years old; or 2) holds a provisional (P) or learner (L) driver's license.



Add-On 6: Legal Liabilities to Passengers

Coverage	Covers you against legal liabilities sought by your passengers against you in the event of an accident due to your negligence
Premium Rate	25% of Third Party premium for vehicles that accommodate up to 5 passengers Additional RM10 per passenger otherwise



Add-On 7: Legal Liabilities of Passengers

Coverage	Covers you against acts of negligence by your passenger that cause loss or damage to a third party.
Premium Rate	Costs only RM7.50 per car

Sign up for SmartDrive Enhanced with add-on coverage today!

More add-ons available. For more information, call your agent or AXA Customer Service Hotline at (603) 2170 8282
Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

AXA Affin General Insurance Berhad (197501002042)

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of discrepancy arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Important Note: 1. Read this Brochure before you decide to take out the Enhanced Driver's & Attendant's Personal Accident Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet. 2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.