



**Redefines protection
for your car**

**Guaranteed Asset Protection -
Return to Insured Value (GAP-RTIV)**

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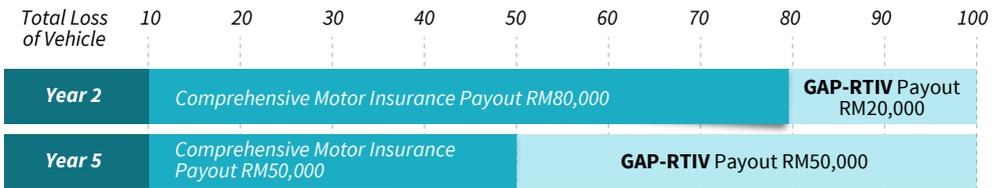
Don't let mishap affect your financial health. Protect your car against unexpected total loss due to accident, fire or theft. Drive smarter with AXA.

With **GAP-RTIV** cover, you will have full protection against unforeseen situation or any disruption. **GAP-RTIV** protects you against possible outstanding hire purchase loan (especially for car brands with high deterioration of value after purchase) and enables you to purchase a replacement vehicle.

In the event of a total loss of your vehicle following damage, fire or theft, **GAP-RTIV** covers the difference between the claim payout you get from your comprehensive motor insurance policy and the insured value of your vehicle at the time of purchase of **GAP-RTIV** policy.

Examples:

Vehicle Insured Value at the time of purchase of **GAP-RTIV** cover: RM100,000



Benefits of GAP-RTIV Cover



Full coverage with a total protection plan

Covers the financial shortfall up to insured value of the vehicle at the time of purchase of **GAP-RTIV** policy



Peace of mind

Affordable cover for vehicle replacement in the event of a total loss/theft



Prompt claim processing and settlement

Fast claim settlement following the receipt of required documents and full settlement of comprehensive motor insurance claim



Simple enrollment

One-time upfront insurance premium for up to 5 years coverage

Premium Payable	One-time upfront payment for protection up to 5 years
Maximum GAP-RTIV Insured Value	Up to RM700,000
Maximum GAP-RTIV Benefit Payout	RM280,000

General Features

Eligible Vehicles:

- Private motor vehicles only (subject to eligibility)
- Financed with an auto loan
- Insured under a comprehensive motor insurance policy
- Applicable to new and registered car

- Period of cover:

New Car	Minimum 1 year, covers up to 5 years
Registered car	Minimum 2 years, covers up to 4 years

Refer to the insurance cover eligibility as illustrated below.

GAP-RTIV Insurance Cover Eligibility

	Coverage Eligibility					Coverage Duration
	Year 1	Year 2	Year 3	Year 4	Year 5	Options to choose:
New Registered Vehicle	✓	✓	✓	✓	✓	Up to 5 years
Registered Vehicle Age 1 year		✓	✓	✓	✓	Up to 4 years
Registered Vehicle Age 2 years			✓	✓	✓	Up to 3 years
Registered Vehicle Age 3 years				✓	✓	Up to 2 years
Registered Vehicle Age 4 years & above						-

Notes:

- Vehicle Age = Present/Current Year - Year of Manufactured
- **GAP-RTIV** must be purchased within 3 years from the vehicle year of manufactured
- Coverage up to maximum vehicle age of 5 years from the vehicle year of manufactured

How does GAP-RTIV cover work?

Scenario 1

Mary has her 3 years old car stolen.

Mary bought her car 3 years ago for RM100,000 and insured it with comprehensive motor insurance and **GAP-RTIV** cover for the same value.

Following the theft of her car, her motor insurance claim payout was RM70,000 based on the sum insured.

Her **GAP-RTIV** cover payout allows her to buy a new car of equal value. She does not have to opt for a cheaper car.



Scenario 2

Peter damaged his 3 years old MPV in an accident.

The accident results in his MPV being declared a total loss. He received RM70,000 from his motor insurance payout.

Thanks to the **GAP-RTIV** cover which he has signed up when he bought the MPV and insured it for RM100,000, he received additional RM30,000 on top of his motor insurance payout. He could buy a comparable new MPV without any impact on his own financial situation.



Key Exclusions

- Total loss arising from incorrect/wrong use of the vehicle (e.g. vehicle being used for motor sport or competition)
- Total loss arising from driver who is not qualified to drive the car or under influence of alcohol, drugs or toxic products
- Incidence of malicious damage or theft, which is not accompanied by a valid police report
- Any total loss which is not subject of a claim payment under the damage, fire section of a comprehensive motor insurance policy
- Natural catastrophe unless the insured is covered by a natural catastrophe comprehensive motor insurance rider
- Excluded vehicles:
 - Over 3,500 kg gross weight
 - Modified from the manufacturer's specification.
 - Owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of release) by a lease company or business formed for the purposes of selling or servicing motor vehicles.
 - Which are classified as non-passenger cars, motor caravans, caravans, kit cars or replica cars.
 - Emergency vehicle, taxi, bus, motorbike and other heavy vehicle
 - Grey import or parallel import vehicles.
- Excluded vehicles uses:
 - Any vehicle used for competition, trial (other than treasure hunts), track days, rally, racing, pace making or off road use.
 - Any vehicle used for the hire or reward, transportation of goods, driving school, delivery courier and emergency or recovery services. Any vehicle powered by fuel cell or liquid petroleum gas (LPG).

Notes:

- *The above is not exhaustive, please refer to Product Disclosure Sheet and Policy Wording.*
- *Premium rates are subject to 6% Service Tax and stamp duty.*

Sign up for **GAP-RTIV** 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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