



# SmartDrive Safe 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 Safe Private Car Insurance Policy ("Policy"). Be sure to also read through the general terms and conditions.
2. You must ensure that Your Car 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.

### 1. What is this Policy 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 car 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.

C. Additional Benefits

- Towing Benefits up to 200km
- Key Care
- Flood Relief Allowance
- All Drivers
- Microtag<sup>new</sup>

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
- Limited Cover for Special Perils

*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 are the differences between AXA SmartDrive and AXA SmartDrive Safe?**

Benefits		AXA SmartDrive		AXA SmartDrive Safe	
		Cover	Limit	Cover	Limit
Section 1	<b>Own Damage</b>	✓	Up To Sum Insured	✓	Up To Sum Insured
	<b>Loss due to Theft or Fire</b>	✓	Up To Sum Insured	✓	Up To Sum Insured
Section 2	<b>Liability to 3rd Party</b>	✓	Property Damage: 3million Bodily Injury: Unlimited	✓	Property Damage: 3million Bodily Injury: Unlimited
Additional Benefits	<b>Flood Relief Allowance</b> Lump sum payment for damage due to flood, overflowing of waterways, drains or rivers, or mudslides.		N/A	✓	RM1,500
	<b>Towing Benefit</b> 24/7 towing assistance for accidents and breakdown up to 200KM per event			✓	200KM
	<b>Key Care</b> Reimbursement for loss of designated vehicle key due to theft, robbery or house break-in			✓	RM1,500
	<b>All Driver</b> Waiver of compulsory excess for any authorised driver (excluding under 21 years old or holders of P or L driver's license)			✓	Waive excess RM400
	<b>Microtag</b> Wire-free and self-powered device to provide safety assistance in the case of vehicle breakdown or emergency and rewards safe drivers with instant cash voucher			✓	- bCall Concierge - eCall Automatic Driver Recognition - Safe Driving Alert - Safe Driving Points

**4. What is Microtag?**

Microtag is a wireless Bluetooth device (“Device”) to provide safety assistance in the event of a breakdown or emergency and reward safe drivers with instant cash voucher. The Device automatically connects to AXA **SmartDrive Safe** App (“App”) via Bluetooth just like any other accessories in Your car.

a) **What happens after I sign up for SmartDrive Safe?**

Upon purchase of Your policy, You will receive an SMS confirmation and App download link that directs You to Google Playstore/Apple Appstore or alternatively You may search for AXA **SmartDrive Safe** app from Google Playstore/Apple Appstore. After the App is downloaded, go to the registration screen where You are required to insert the last 6 digits of Your IC number/passport number/company registration number for authentication. After validating Your details, You will be invited to enter Your phone number. Within a minute, You will receive a password and a set of random numbers which is 8 digits in length for a second login.

To initiate the delivery process, login the App and enter Your preferred delivery address. Microtag will be shipped to You within seven (7) working days.

b) **How do I activate the Device using my smartphone?**

- i) Upon receipt of the device, attach it near the gearbox, on Your windscreen, or somewhere visible and within reach to ensure that You are able to press the SOS button on the device easily during an emergency.
- ii) Turn the device on by holding down the button and wait for the sound of 3 beeps. Turn on Bluetooth on Your mobile phone and login to the app. Search for the Microtag and pair it with Your phone. Your Microtag is now activated.
- iii) You are now ready to begin Your safe driving journey and earn Safe Driving Points. Remember, help is just a button away! Just press it!



Owner of the account may have one or more Device depending on the number of cars he owns. Each Device will be associated under one account of which the account owner and every other driver named in the account will be collecting Safe Driving Points and will be receiving safe driving advises. The key idea is to ensure the portability, recoverability and/or the transferability of points in the event of change of Device, loss of phone or change of car. Regardless of the scenario, the owner is able to recover both his account and points.

c) **What is Microtag benefits?**

With the Device connected to the App in Your smartphone via Bluetooth, You are entitled to the following safety benefits:

- eCall ADR - Automatic Driver Recognition: The system detects severe crashes via smartphone. In the event of accident, Our helpline will call You to provide assistance. Press the SOS button to disregard the alert if You are fine
- bCall Concierge: Press the SOS button on Microtag to request for assistance in the event of breakdown/emergency. Call Centre will assist and Customer will be redirected to authorized workshop
- Safe Driving Alert (SDA): Texting while driving is one of the major causes of accidents. Turn on SDA for real time friendly “beeping” alerts to notify drivers about unsafe events and to help preventing driving distraction, speeding and earning more rewards
- Safe Driving Points – Earns reward points from each of Your safe driving trip

d) **Is there a deadline for the activation of the Device?**

To enjoy the full benefits of **SmartDrive Safe**, You are recommended to complete the fitment and activate it within 30 days upon receipt of the device. You will also receive complimentary Safe Driving Points as soon as Microtag has been paired and activated to compensate for the time taken from the delivery of the device.

e) **What happens if multiple phones linked to the Microtag when all drivers enter the same car?**

The first to pair will record the trip. Turn off Bluetooth for a few seconds if You wish to pair with other phone.

f) **Can I still use my car's Bluetooth when the Microtag is connected?**

Yes. The Microtag uses BLE (Bluetooth Low Energy) technology and will not interfere with other Bluetooth devices nor Your ability to use any of Your phone's regular features while driving.

g) **Do I have to turn on **SmartDrive Safe** app everytime I drive?**

No. As long as Your mobile phone and Bluetooth are turned on, the app will automatically connect with Microtag and run in the background.

h) **My phone is in low power mode. Does this affect the app?**

When the phone is in low power mode, location and Bluetooth could get turned off. Best to connect it to a battery charger.

i) **Will the **SmartDrive Safe** app drain my phone battery? How much data is consumed?**

The app is designed to efficiently minimize battery consumption and uses very minimal data. It will only record trips once connected to Your Microtag.

j) **Can I register more than one driver to the same Microtag device?**

Yes, You can send an invitation to other drivers by clicking “Add Driver” via Your App. Each driver will receive an SMS with their own login credentials. They must download and login the App (accept all permissions) and pair it with the Device. Each driver can activate privacy mode that allows them to only view their own driving data.

k) **Do I always need to turn on location services?**

The App requires access to the location in order to automatically and accurately detect and record Your trip when paired with Microtag. Location is also used to provide You with emergency assistance to Your actual Car location whenever You press the SOS button on Microtag or in the event of severe accident is automatically triggered to our Call Centre via Your smartphone.

l) **What happens in the event of accident or breakdown?**

In the event of accident or breakdown, press the SOS button on the Device for 2 seconds to request for roadside assistance. The Device will beep for 15 seconds and will transmit Your request to the Call Centre who will arrange for towing assistance or direct You to the nearest authorized workshop. In the event of a severe accident, We can detect it via Your smartphone and will call the phone that was paired to the Device to provide assistance if required. You can also manually press the SOS button on Microtag to request for help.

m) **What type of information does the App collect?**

The App uses location, speed and motion for the purpose of recording trips and determine score for Safe Driving Points. The score is based on how safely You drive, how You handle corners, braking and speeding and how frequently You use Your phone while driving.

n) **What is Safe Driving Points?**

With the Device activated and paired to Your smartphone, You will be entitled to earn Safe Driving Points for each Your completed trip. If there are more than one driver driving Your Car (besides You), You may invite them along to pair their smartphone with Your Car's Microtag Device to enable them to earn and accumulate the Safe Driving Points from their trip too!

o) **How much points can I earn?**

You are entitled to earn up to a maximum amount of points monthly depending on Your driving behaviour and Your basic premium as stated in Your Policy Schedule as follows: -

Basic Premium Before NCD	Maximum Points Monthly	Maximum Points Annually
<RM1,000	Up to 200	Up to 2400
RM1,000 to RM1,500	Up to 400	Up to 4000
RM1,500.01 to RM2,000	Up to 600	Up to 7200
>RM2,000	Up to 800	Up to 9600

p) **Will my Safe Driving Points get expired?**

As long as You are driving Your car and paired with the Microtag device, Your points will always remain active and can be carry forward to Your next policy renewal. However, all accumulated points will be expired/forfeited if You:

- (a) did not drive Your car for more than 90 days; or
- (b) did not activate Bluetooth pairing with Microtag which is attached in Your car during Your driving trips for more than 90 days; or
- (c) lapsed Your policy and did not utilize the Safe Driving Points after 90 days whichever comes first.

We highly recommend You to keep track of Your Safe Driving Points in the App from time to time.

q) **What can I do with the earned Safe Driving Points?**

The points can be used to redeem e-voucher(s) from any of the merchants listed in **SmartDrive Safe** app at anytime as long as the points are still valid.

r) **Who can redeem the Safe Driving Points?**

Any driver(s) that is/are paired to the Device fitted in Your Car is/are entitled to earn Safe Driving Points, however, only the main account is allowed to redeem the voucher from the App.

s) **If I cancel My Policy, do I need to return the Device?**

The Device belongs to You. You are not required to return the Device if You cancel the Policy or choose not to renew with Us.

t) **I accidentally lost my Device, how do I get replacement Device?**

We only provide one (1) time complimentary Device for Your car. If You lose or damage Your Device, You are required to pay RM90.00 per Device for replacement purpose.

**5. Do I need to pay for the additional benefits?**

The additional benefits premium is built into Your basic premium as a package.

**6. 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*

Vehicle Model	Sum Insured	AXA SmartDrive	AXA SmartDrive Safe
		Premium Payable	Premium Payable
Mercedes C200	<b>RM250,000</b>	RM6,602.96	RM6,677.16

\* Note: Premiums payable are excluding NCD, inclusive of SST and stamp duty for illustrative purpose only. Actual premium for individual policy varies according to the Risks Profile of policy holder



**7. What are the fees and charges I have to pay?**

- |   |      |
|---|------|
| i. Commission to the insurance agent (if any) | 10%  |
| ii. Stamp duty                                | RM10 |
| iii. Sales & Services Tax                     | 6%   |

**8. 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 orThe 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.*

**9. How much should You insure Your vehicle under a Comprehensive or Third Party, Fire and Theft Policy?**

The following are the Sum Insured values that You would need to take into consideration when insuring Your vehicle. This is to ensure Your vehicle is not over or under insured.

- Market Value

We refer to the Motor Vehicle Market Valuation System provided by Insurance Services Malaysia Berhad (ISM) to determine the Sum Insured of Your vehicle at the time You purchase / renew Your policy, as well as the Market Value at the time of loss. When a claim is made, the Market Value of Your vehicle would be determined by ISM and this value would be accepted as the cost of purchasing a replacement vehicle of the same make, model and age as Your vehicle at the time of loss.

- Agreed Value

This value is the maximum amount paid for Your vehicle, based on Your vehicle's model and year if Your vehicle is stolen or declared total loss. This value will be agreed at the commencement of Your policy and will be used as the basis of settlement. In the event of a claim as a result of theft or total loss, this value will be the sum of payout as stated in Your policy.

- Sum Insured

If no Market Value is available from the Insurance Services Malaysia Berhad (ISM) for Your vehicle at the time You purchase / renew Your Policy, the Market Value of Your vehicle would be determined by a Registered Adjuster. That value will be agreed to by both You and Us to be the sum insured. The Sum Insured must be sufficient to cover the cost to replace Your vehicle in the event of theft or total loss.

**10. My bank requires me to insure my vehicle with a sum that is higher than the recommended sum insured in view of my loan amount. Am I allowed to do so?**

You are allowed to insure Your vehicle at a sum insured value higher than the recommended Market Value if Your bank insisted. However, in the event of a claim, You will only be paid up to the Market Value of the vehicle at the point of loss.

**11. Can I choose to insure my vehicle at any value I find suitable? I expect the insurance company to pay me the amount I have insured for my vehicle when I make a claim.**

To be safe, You should insure Your vehicle at its current market value. In the event of a claim, You will only be paid the market value of Your vehicle at the point of loss and not be paid the amount determined by You. If You over-insure Your vehicle, You are at the risk of paying higher but unnecessary premiums. If You under-insure Your vehicle, it will result in a penalty where You have to bear a portion of the loss in proportion to the Under-Insurance Rules.

## 12. Can I choose where to send my car for repairs after an accident?

After an accident, you may send your car to any of the following motor repairer workshops:

- A repairer workshop approved by us
- A repairer workshop which we have granted special approval (other than our approved Panel Workshop)
- A repairer workshop approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS)

However, we would encourage you to send your car to our Panel Workshop to enjoy the following benefits:

- **Speed:** Repairs for damage up to RM 10,000 will be completed in 5-10 working days
- **Hassle-free:** Repair status updates, assistance in collection of documents, free ride to police station/workshop, pick up and car delivery services
- **Safety:** Dedicated AXA Road Rescue Trucks providing safety and convenience
- **Quality:** High quality repair and workmanship
- **Assurance:** Original parts guaranteed with 12-months warranty period

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.*

Should you prefer sending your car to a motor repairer workshop that is not in our approved Panel Workshop, please take note of the following:

- You will have to bear full potential risk and consequences of having your car repaired at the said repairer (if any)
- We have no control on charges imposed by the Non-panel Workshop. AXA will only pay up to the equivalent sum of repair at the Panel Workshop
- You will not be able to enjoy the abovementioned value-added services and benefits supported by our Panel Workshops.

A list of the Panel Workshop can be obtained from our webpage: [www.axa.com.my/contact-us](http://www.axa.com.my/contact-us).

## 13. 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.*

## 14. Can I cancel my policy?

You may cancel the policy by giving written notice and Your original Certificate of Insurance or duly certified Statutory Declaration to Us. Upon cancellation, any refund of the premium would be based the short-period rates table calculated for the time We were on risk until the date We received the Certificate of Insurance :-

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

If the cancellation requested by You is made after Your car has been insured continuously with Us (including renewals) for a period of not less than twelve (12) months under this Policy, You will be entitled to a refund premium for the unexpired period calculated on a pro-rata basis from the date We receive the original Certificate of Insurance or duly certified Statutory Declaration from You to the expiry date of the Policy.

**15. What do I need to do if there are changes to my contact details?**

It is important that You inform s of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

**16. Where can I get further information?**

If You have any enquiries, please contact Us at:

**Customer Service Centre**

**AXA Affin General Insurance Berhad** (197501002042)

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](mailto:customer.service@axa.com.my)

Website: [www.axa.com.my](http://www.axa.com.my)

**Authorized agent:**

**17. Other types of Insurance cover available**

Please refer to Our branches and agents for other similar types of cover available.

