

FLEXI MOTOR PROTECTION – PRIVATE CAR

Frequently Asked Questions (FAQ)

1. What is Flexi Motor Protection – Private Car?

Flexi Motor Protection – Private Car is a policy that provides insurance against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

2. What are the benefits of Flexi Motor Protection – Private Car?

This policy covers third party bodily injury and death, third party property loss or damage and loss or damage to your own vehicle due to accidental fire, theft or accident.

You can choose to purchase *optional benefits by paying additional premium such as cover for:

- Windscreen Damage,
- Legal Liability to Passengers,
- Legal Liability of Passengers,
- Loss or Damage to NGV Tank
- Loss or Damage to Vehicle Accessories,
- NCD Relief Extension
- Compensation for Assessed Repair Time,
- Strike, Riots and Civil Commotion Cover,
- Extension of Cover to the Kingdom of Thailand (excluding third party bodily injury liability),
- Inconvenience Courtesy Car Allowance (non-tariff),
- Hospital Cash Benefit (non-tariff),
- GREAT E-Hailing Extension (Non-tariff)
- Inclusion of Special Perils (non-tariff),
- Franchise Workshop Betterment Extension (Non-tariff),
- Waiver of Compulsory Excess (non-tariff) and
- Easi-Drive 2 (non-tariff).

Note:

- The above optional benefits are for Private Car only. It is an offence under the laws of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.*
- * Optional benefits – some of the add-ons displayed in the policy contract may not be available for purchase on the Leading Innovative Technologies and Systems' (LiTS) platform(s). Please refer to LiTS' platform(s) for the availability. Should you be interested to purchase the add-on, you may contact GEGM customer service at 1300 13 0088.*
- Please refer to the PDS for more information on the product feature.*

3. How much do I have to pay for Flexi Motor Protection – Private Car?

The total premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured, No Claim Discount (NCD) entitlement, additional benefits required and the underwriting requirements of the insurance company.

- Standard cover: RM (as per quotation) premium for sum insured of RM (as per quotation)
- NCD entitlement: As per your NCD confirmation from ISM*
- Additional cover: Please refer to PDS item no. 2
- The estimated total premium that you have to pay is: RM (as per quotation)

Additional to the premium you will need to pay 6% Government tax of the total premium and stamp duty of RM10.00.

Note: * ISM is the Insurance Service Malaysia Berhad and it provides all the information on the vehicles valuation and insurance including vehicle market values, No Claim Discount (NCD) information and vehicle insurance information.

4. What are some of the key terms and conditions that I should be aware of?

- Importance of Disclosure - You must disclose all material facts such as previous accidents and modification to engines.
- It is important that the sum insured amount you select for your motor policy is adequate based on your approved Motor Vehicle Market Valuation system or valuation from our Panel Loss Adjusters.
- In the event of claim, your claim will be assessed based on the same Motor Vehicle Market Valuation database or by our Panel Loss Adjuster. This will not apply if your vehicle is insured based on agreed value.
- Your motor policy is subject to Average Clause where if your vehicle is under-insured, in the event of a claim the amount will be reduced in proportion to the under-insured amount.
- If you over-insure your vehicle and, in the event of theft or total loss claim, the claim amount will be subject to the market value at time of loss.
- The excess that is amount of loss you have to bear if your vehicle is driven by a person not named in your motor policy: Compulsory excess of RM400.00 and any other excess amount named in the policy schedule.
- Betterment will apply when in the course of repairing an accident-damaged vehicle (age of vehicle five years and above), and old part is replaced with a new franchise part. You will have to bear the difference in cost (depending on the age of your vehicle) as your repaired vehicle is in a better condition that it was before the accident.

5. What are the major exclusions under Flexi Motor Protection – Private Car?

This policy does not cover certain losses such as:

- Your own death or bodily injury due to a 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;
- Damage to vehicle whilst under the influence of drink or drug;
- Loss damage or liability caused by your vehicle being used for an unlawful purpose by you or by some other person with your consent; or
- Loss or damage caused by or attributed to the act of cheating/criminal breach of trust by any person within the meaning of the definition of the offence of cheating/criminal breach of trust set out in the Penal Code.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

6. Who can apply for Flexi Motor Protection – Private Car?

Malaysians or Residents who have a permanent address in Malaysia, age between 18 to 80 years old with a valid driving license.

7. Can I cancel my policy after purchasing?

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium base on short-period rates, where any minimum premium paid under the policy is not refundable.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us, in writing or by visiting any of our branches, of any change in your contact details to ensure that all correspondences reach you in a timely manner.

Please contact us at:

GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD 198301007025 (102249-P)

Level 18, Menara Great Eastern

303, Jalan Ampang, 50450 Kuala Lumpur

Tel: 03-4259 8888

Fax: 03-4813 0055

Customer Service Careline: 1300 1300 88

Email: gicare-my@greasterngeneral.com

9. What is No Claim Discount (NCD)?

This is a form of premium discount for not having made a claim during the preceding period of insurance (provided the period of insurance exceeds one year).

10. What is the percentage of NCD?

The percentage of NCD is as below:

1 st Year Policy	0%
2 nd Year Policy	25%
3 rd Year Policy	30%
4 th Year Policy	38.33%
5 th Year Policy	45%
More than 5 years	55%

11. Why is the NCD quoted is different from my record?

The NCD quoted is different if there is a claim lodged or if there is an NCD withdrawal to transfer to another car requested by the insured. Alternatively, you can also check your current NCD rate via <https://www.mycarinfo.com.my/NCDCheck/Online>.

12. Where can I purchase Flexi Motor Protection – Private Car?

You may purchase Flexi Motor Protection – Private Car from LiTS' platform(s).

13. How long is the period of insurance?

The period of insurance for Flexi Motor Protection – Private Car is one (1) year.

14. How do I request for emergency assistance?

- Panel workshop listing, please click [here](#).
- 24-hour assistance number (Contact our Auto Assistance at 03-7628 3722 in the event of an accident)
- PIAM's Accident Assist (1300-22-11-88)

15. How do I make a claim?

You may make a claim by submitting your claims form at claimscare-my@greateasterngeneral.com

16. Where can I refer to further information on claim procedures?

For further information on claim procedures please visit our [corporate website](#). For claims submission or claims status enquiries, please click [here](#).

Note: *If there is any discrepancy in this document, the benefits, terms and conditions stated in the Policy Contract shall prevail*