

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

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur  
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**FLEXI MOTOR PROTECTION – PRIVATE CAR**  
**PRODUCT DISCLOSURE SHEET**

**30 April 2021**

**Note:** Read this Product Disclosure Sheet before you purchase this insurance. Be sure to also read the general terms and conditions as stated in the policy.

**1. What is this product about?**

This policy 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 covers / benefits provided?**

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.

**Note:**

It is an offence under the laws of the Republic of Singapore to enter the country without extending Legal Liability to Passengers cover to your motor insurance.

\*Optional benefits that you may wish to purchase by paying additional premium:

<b><u>Optional Benefits</u></b>	<b><u>Additional Premium</u></b>				
<ul style="list-style-type: none"><li>• Windscreen Damage</li></ul>	<b>Windscreen Damage</b> 15% on Windscreen Value, minimum premium RM30.00				
<ul style="list-style-type: none"><li>• Inconvenience Courtesy Car Allowance (Non-tariff)</li></ul> <table border="1"><tr><td>Plan</td><td>Cash Limit 1</td></tr><tr><td>C</td><td>RM75 X 14 days</td></tr></table>	Plan	Cash Limit 1	C	RM75 X 14 days	<b>Please refer to the quotation</b>
Plan	Cash Limit 1				
C	RM75 X 14 days				
<ul style="list-style-type: none"><li>• Inclusion of Special Perils (Non-tariff)</li></ul>	<b>Please refer to the quotation</b>				
<ul style="list-style-type: none"><li>• Waiver of Compulsory Excess (Non-Tariff)</li></ul>	<b>Please refer to the Quotation</b>				

**Note:**

- Duration of cover is for one year. Insurance cover is renewed annually.*
- The premium under this Policy will be subject to Cash before Cover clause.*
- Please refer to the policy contract for the full terms and conditions of the benefits.*
- It is an offence under the laws of the Republic of Singapore to enter the country without extending Passengers Liability/Legal Liability to Passengers 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.

### 3. How much premium do I have to pay?

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 item no. 2
- The estimated total premium that you have to pay is: RM **(as per Quotation)**

### 4. What are the fees and charges that I have to pay?

Type	Amount
Commissions paid to the Insurance Agent	10% of premiums or the amount stated in the policy schedule
Stamp Duty	RM10.00
Government Tax	6% of Gross Premium

**Note:**

- Please be informed that the Government Tax has been implemented effective from 1 September 2018.*
- Your obligation to pay Government Tax at the prevailing rate shall form part of the terms and conditions in your motor policy.*

### 5. 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 our 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 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 the 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 than it was before the accident.
- **Importance of Disclosure – (for Individual purchase unrelated to trade, business or profession)**
  - 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.

- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
- **Importance of Disclosure – (for purchase related to trade, business or profession)**
  - Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.
  - You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

**Note:** This list is non-exhaustive. Please refer to the “Explanatory Notes” section of the policy contract, and read the full terms and conditions of the policy contract.

## 6. 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 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 policy contract for the full list of exclusions under this policy.

## 7. Can I cancel my policy?

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 based 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.

## 9. Where can I get further information?

Should you require additional information about motor insurance, please refer to the *insuranceinfo* booklet on ‘Motor Insurance’, available at all our branches, or you can obtain a copy from our insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

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Email : [gicare-my@greateasterngeneral.com](mailto:gicare-my@greateasterngeneral.com)

## 10. Other types of motor insurance cover available

- Third Party, Fire and Theft cover
- Third Party

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH THE APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Great Eastern General Insurance (Malaysia) Berhad 198301007025 (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this disclosure sheet is valid as at **30 April 2021**.