

# Motor Insurance

Each year, the number of vehicles on the road continue to grow rapidly. With more and more cars on the road, we know for a fact that accidents are unpredictable. We understand how loss and damage to your car can set you back financially.

Hence, a thorough and comprehensive motor insurance plan, GoInsure Motor Insurance has been crafted to help you get back on track when life takes a wrong turn.

## Product benefits



### 24 Hours Towing and Minor Repair Service

In the event of an accident or vehicle breakdown, we will provide roadside assistance to fix minor problems such as minor wiring work as well as change of flat tire and flat battery. If your car needs to be towed, towing service is provided anywhere in Malaysia; you may choose to tow your car to the nearest workshop, your preferred workshop or to your home. Toll charges are included in the towing service for up to RM20 (roundtrip).



### Temporary Replacement Car & Hotel Accommodation Benefit

If a breakdown or accident occurs 100km away from your home in Malaysia and the repairs will take more than 48 hours:

- A temporary car will be provided free of charge up to a maximum of 10 days
- If the repair requires you to put up a night at a hotel, we will cover your hotel accommodation cost up to a maximum of 10 days, not exceeding RM200 per night depending on the selected Plan.



### Home Burglary Cash Relief Benefit

Loss due to burglary, housebreaking or theft at your home, an amount stated in the policy schedule will be paid to you for any one incident.



### Full Body Paint Service and Cleaning Cost\*

Should the compensation for the damage to your car is more than 30% of your car insured value, we will cover you for:

- The cost of your full body painting up to the amount stated in the policy schedule
- The necessary expenses incurred in cleaning the interior of your car up to the amount stated in policy schedule



### Handbag and Wallet Guard\*

Drivers are always at risk of losing their handbag or wallet while they are away from their cars. In the event of such mishap, we will cover the losses up to the amount as specified in the policy schedule.



### Full Body Paint Service and Cleaning Cost\*

Flood is a key risk in Malaysia. This policy provides coverage for loss or damage as well as cleaning costs of the car interior due to flood.

*\*Available based on package selected.*

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## Product benefits and plans

Product Plan	Standard	Deluxe
Loss or Damage to your Car	Up to the sum insured	
Liability to Third Party	<b>Unlimited amount for death or bodily injury to third party; and/or</b> <b>Up to a maximum of RM3 million for third party property damage</b>	
Towing and Minor Repair Service	<b>Towing – Unlimited</b> <b>Minor Repair Service – free labour charge up to RM400 per incident</b>	
Replacement Car Service	Up to 10 days per incident	
Hotel Accommodation Reimbursement	Up to RM200 per day and maximum 5 days per incident	Up to RM200 per day and maximum 10 days per incident
Home Burglary Cash Relief	RM1,000 per incident and maximum two (2) times during the period of insurance	
Full Body Paint Service	N/A	Up to RM3,000 per incident
Cleaning Cost	N/A	Up to RM1,000 per incident
Handbag and Wallet Guard	N/A	Up to RM1,000 per incident and maximum two (2) times during the period of insurance
Flood Coverages / Special Perils	N/A	Up to the sum insured

# Motor Insurance

## General Exclusion

Driving without a valid license, under the influence of alcohol or narcotics, fraud and exaggerated claims, vehicle is used for unlawful purpose and racing, failure to take precaution, war (of any like), strike, riots and civil commotion.

For full list of exclusions, please refer to the [Policy Wordings](#).