

Product Disclosure Sheet - GoInsure Motor Insurance

Read this Product Disclosure Sheet before you decide to take out the GoInsure Motor Insurance. Be sure to also read the general terms and conditions.



1. What is this product about?

GoInsure Motor Insurance 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. It also provide covers such as unlimited towing, minor road side repairs, replacement car service, home burglary and full body paint service. Please refer to the Policy Contract for full details.

This policy can be a Consumer and a Non-Consumer Policy. Consumer Insurance Policy means a contract of insurance entered into, varied or renewed by an individual wholly for his/her own purposes unrelated to the individual's trade, business or profession. A non-Consumer Insurance Policy is a policy other than a Consumer Insurance Policy.

2. What are the covers / benefits provided?

This policy covers:

Product Plan	Standard	Deluxe
Mandatory Sections		
*Loss Or Damage To Your Car	Up to the Sum Insured	
*Liability To Third Party	Unlimited amount for death or bodily injury to third party; and / or Up to a maximum of RM3 million for third party property damage.	
Package Coverages (only applicable if the particular Section is listed in the Schedule)		
**Towing and minor repair service	Towing - Unlimited Minor Repair Service- free labor charge up to RM 400 per Incident	
***Replacement Car Service	Up to 10 days per incident	
***Hotel Accommodation Reimbursement	Up to RM 200 per day and maximum 5 days per Incident	Up to RM 200 per day and maximum 10 days per Incident
Home Burglary Cash Relief (due to burglary at Your house)	RM 1,000 per Incident and maximum two (2) times during the Period of Insurance	
*Full Body Paint Service	Not Provided	Up to RM 3,000 per Incident
*Cleaning Cost	Not Provided	Up to RM 1,000 per Incident
Handbag And Wallet Guard (due to break-in to the vehicle)	Not Provided	Up to RM 1,000 per Incident and maximum two (2) times during the Period of Insurance

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Note:

* Due to Accident only

** Due to Accident and/or Vehicle Breakdown

*** Due to Accident and/or Vehicle Breakdown which occurs 100km away from home and the repairs will take more than 48 hours

Optional endorsement that you may wish to purchase by paying additional premium:

- Windscreen damage
- Legal Liability of Passenger (LLP)
- Legal Liability to Passenger
- Damage arising from flood and landslide (special peril)
- Strike Riot and Civil Commotion (SRCC)
- Additional Named Driver
- Betterment Buy Back

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 can cover less than one year to coincide with the expiry of your road tax. You need to renew the insurance cover annually.

Note: The descriptions on the available coverages are only a brief summary for quick and easy reference. Please refer to the policy contract for the full details of covers/benefits under this policy.

3. What are the differences between GoInsure Motor Insurance and Basic Private Car Comprehensive Cover?

- Coverage:

GoInsure Motor Insurance	Basic Private Car Comprehensive	
Option of 2 packages i.e. Standard and Deluxe (Refer to No. 2 above for details of cover/benefits)	No Option - Tariff Standard Cover	
Basic Coverage	GoInsure Motor Insurance	Basic Private Car Comprehensive
Loss or Damage to Your Car	Up to sum Insured	
Liability To Third Party	Unlimited amount for death or bodily injury to third party; and / or Up to a maximum of RM3 million for third party property damage.	
Additional Extensions (only applicable if the particular Section is listed in the Schedule)		
	Standard	Deluxe
Towing and minor Repair service	Towing - Unlimited	
Replacement Car Service	Provided in the package	
Hotel Accommodation Reimbursement		
Home Burglary Cash Relief		
Full Body Paint service		
Cleaning Cost	Not provided	Provided in the package
Handbag and Wallet Guard	Available with additional premium	
Special Perils		Available with additional premium

- Premium payable:

Risk based premium computation is applied for both GoInsure Motor Insurance and Basic Car Insurance in accordance with the "Phased" Liberalisation for Motor and Fire Framework.

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4. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the no-claim discount (NCD) entitlement and the underwriting requirements of the insurance company:

- Basic Coverage : RM _____ premiums for sums insured of RM _____
- NCD entitlement : _____%
- Additional Extensions : RM _____ premiums
- Optional cover : RM _____ premiums

The estimated total premium that you have to pay is: RM _____

* This sum insured is based on the current market value of the vehicle based on reference to ISM Automotive Business Intelligence vehicle valuation database system ("ISM-ABI system").

Example of premium comparison:

Vehicle Details					Premium comparison (RM)		
Make & Model	Year Make	Cubic Capacity (CC)	Sum Insured (RM)	NCD (%)	Basic Private Car Comprehensive	GoInsure Motor Insurance Standard package	GoInsure Motor Insurance Deluxe package
BMW X5 XDriven 40eM	2017	1997	247,000	55	2,832.45	2,832.45	3,573.45
Honda HR-V 1.8	2017	1799	83,000	55	1,134.35	1,134.35	1,383.35
Mercedes Benz E250	2017	1991	301,000	30	5,699.25	5,699.25	6,602.25
Nissan X-Trial 2.0 (A)	2017	1997	91,000	25	1,960.04	1,960.04	2,233.04
Perodua MYVI	2016	1495	43,000	25	1,152.94	1,173.90	1,367.40
Perodua Alza	2015	1495	41,000	30	1,036.04	1,054.87	1,239.37
Proton Exora	2012	1597	30,000	55	435.00	435.00	570.00
Toyota Hilux 2.5	2015	2494	62,000	45	1,200.08	1,200.08	1,386.08
Volkswagen Golf GTI 2.0	2013	1984	68,000	55	1,217.44	1,217.44	1,421.44

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

Type Amount

- Commission paid, if any, to the Insurance Intermediary (included in the premium) - 10% of the ST excluded premium or RM _____
- Service Tax (ST) (included in the premium) - The applicable ST rate imposed by the Government
- Stamp duty - RM10.00

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

- Your duties to us

Duty for Consumer Insurance Policy

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.

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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.

Duty for non-Consumer Insurance Policy

If this policy is not a Consumer Insurance Policy, then you have a duty to disclose to the insurer any matter that:

- (i) you know to be relevant to insurer's decision on whether to accept the risk or not and the rates and terms to be applied; or
- (ii) a reasonable person in the circumstances could be expected to know to be relevant.

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.

- You must ensure that your vehicle is insured at the appropriate amount.
- The excess, that is the amount of loss you have to bear: RM_____.
- The compulsory excess, that is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy: RM 400.00
- In the event your vehicle is damaged in an accident, to claim, you must arrange to send your vehicle to any of the motor repair workshops:
 - (a) on our panel of approved workshops; or
 - (b) approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS); or
 - (c) that we have given you a special permission to use. Permission may be granted where:
 - (i) no motor repair workshop described in (a) and (b) above is available at the location of your vehicle, and we are unable to assist you in accessing the nearest workshop described in (a) and (b) above;
 - (ii) repairs require special expertise from specific repairers which cannot be provided by a motor repair workshop described in (a) and (b) above; or
 - (iii) the motor repair workshop is a franchise repairer.

Failing which, we can refuse to pay your claim. You may find the complete list of our approved motor repair workshops at <https://www.chubb.com/my-en/customer-service/accident-repair.html> or by contacting our Chubb Motor Assist at 1-300-88-0128

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

7. 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; and
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.
- If the vehicle is used for hire & reward including private hire car (Extension for Private Hire Car can be purchased under our Private Car Insurance).

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

8. 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 partial refund of the premium if no claim was incurred prior to cancellation.

Your refund will be the difference between the total premium and Our customary short-period rates calculated for the time We were on risk until the date We receive the Certificate of Insurance or Statutory Declaration.

There will not be any refund of premium for any cancellation of Policy if We have been on risk for more than eights (8) months or You have paid the Minimum Premium only.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

10. Other types of motor insurance cover available

Please refer to our branches nationwide, your insurance agent or visit www.chubb.com/my for other types of motor insurance cover available.

11. 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 the insurance agent or visit www.insuranceinfo.com.my.

If you have any queries, please contact us at:

Chubb Insurance Malaysia Berhad
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 03 2058 3198 (Mon-Fri, 8:30am-5:15pm, excluding Public Holidays and weekends)
Fax : 03 2058 3333
Email : goinsure.MY@chubb.com
GoInsure Website: www.chubb.com/my-goinsure
Chubb Malaysia Website: www.chubb.com/my

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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 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.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this disclosure sheet is valid as at 15/05/2024.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

CHUBB INSURANCE MALAYSIA BERHAD is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit www.pidm.gov.my)

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