



## PRODUCT DISCLOSURE SHEET

Date:

### MOTOR INSURANCE

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

#### 1. What is Motor Insurance?

Motor insurance is an insurance policy 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. Know Your Coverage

As an illustration, for a premium of **RM2,408.82** annually, you will receive the following coverage:

|   |   |
|---|---|
| Comprehensive Cover Sum Insured   | RM50,000  |
| No Claim Discount (NCD) Entitlement   | 0%  |
| *Additional Coverage (Private Cars)<br>(This is purchased with an additional premium)<br><br><i>Note: Separate additional coverage are available for Commercial Vehicles.</i> | <ul style="list-style-type: none"><li>• All Drivers (Waiver of Compulsory Excess for Unnamed Driver)</li><li>• Riot Strike &amp; Civil Commotion</li><li>• Passenger liability cover</li><li>• Damage arising from flood and landslide</li><li>• Cash compensation - total loss or damage due to natural disaster<sup>1</sup></li><li>• Transportation Fare</li><li>• Vehicle Break-in</li><li>• Key Replacement</li><li>• Car Loan Support</li><li>• Tires and Rims Repair/Replacement</li><li>• Daily Cash Allowance</li><li>• Waiver of Betterment</li><li>• Total Car Body Paint</li><li>• Personal Accident and Passenger Protection</li><li>• Passenger Protection</li><li>• Windscreen coverage with sum insured: RM 1,500</li><li>• Special Perils (Additional 0.3% to the basic premium)</li></ul> |

#### Your policy covers:

- Liability to other parties for injury or death
- Damage to other parties' property
- Damage to your vehicle due to accident or fire
- Theft of your vehicle

#### Your motor policy **excludes**:

- Your own death or bodily injury due to motor incident
- Your liability against claims from passengers in your vehicle
- Depreciation, wear and tear, rust and corrosion, mechanical/electronic breakdown or malfunction
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide
- Damage to tyres unless other parts of the vehicle is damaged at the same time
- Loss, damage or liability arising from being used for hire or reward including e-hailing purposes
- Loss, damage or liability arising from use for racing purposes
- An Excess (if applicable). This is the first amount that You have to bear in respect of each and every claim under the Policy.

*Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions.*



If you have any questions or require assistance on your motor insurance policy, you can:



Call us at  
1800 88 8811 or  
603 2118 0188



Visit us at  
[www.aig.my](http://www.aig.my)



Email us at  
[AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)



Please click [here](#) or scan the QR code for your policy wording

### 3. Know Your Obligations

The total premium that you have to pay varies depending on risk factors such as your age, gender, your vehicle age, make and model, cubic capacity, sum insured, location of your vehicle mostly used, your no-claim-discount (NCD) entitlement, claims experience and any other factors that may be applicable at the time of cover issuance.

For illustration purposes, assuming the insured is a male, aged 30, purchasing this motor insurance policy for a Toyota Harrier with sum insured of RM50,000 with 0% NCD, the premium payable for this motor insurance policy is as follows:

|  |  |
|--|--|
| Base Premium   | RM1,846.13   |
| (-) 0% NCD Entitlement   | RM0.00   |
| (+) Additional Coverage <ul style="list-style-type: none"> <li>• Windscreen (Sum Insured RM 1,500)</li> <li>• Inclusion of Special Perils</li> </ul> | RM375.00: <ul style="list-style-type: none"> <li>• RM225.00</li> <li>• RM150.00</li> </ul> |
| (+) 8% Service Tax   | RM177.69   |
| (+) Stamp Duty   | RM10.00  |
| (+) Commission / (-) Rebate for Direct Channel   | RM222.11   |
| <b>Total Premium Payable</b>   | <b>RM2,186.71</b>  |

### 4. IMPORTANT INFORMATION YOU SHOULD KNOW

|   |   |
|---|---|
| A | The duration of coverage is 1 year. You need to renew the insurance cover annually. It is advisable that the period of insurance tallies with the period of the road tax.   |
| B | The insurance will only be effective once you have paid the premium (cash before cover).  |
| C | You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim. Betterment charges (if you are involved in an accident and the damaged parts of your vehicle are replaced with new parts) will apply for vehicles aged 5 years and above, unless otherwise covered. You are advised to review your optional coverage for betterment waiver.  |
| D | In the event of an accident, you should notify us the soonest possible. You may do so by: <ul style="list-style-type: none"> <li>a) submitting an online notification via our website <a href="https://clientportal.merimen.com/public/client/clp/clpdashboard?ins_code=MY_AIG">https://clientportal.merimen.com/public/client/clp/clpdashboard?ins_code=MY_AIG</a>;</li> <li>b) calling AIG Customer Service; or</li> <li>c) sending your vehicle to a panel workshop. The panel workshop will then notify AIG to initiate the claim process.</li> </ul> |
| E | Choice of repairers available: <a href="https://www.aig.my/home/claims/personal-claims/car-claims/repair-workshop-locator">https://www.aig.my/home/claims/personal-claims/car-claims/repair-workshop-locator</a>  |

### 5. Can I cancel my policy?

Yes. You may cancel your policy at any time by giving written notice to us and if applicable, to return the Certificate of Insurance issued to us. Upon cancellation, you are entitled to a partial refund of the premium, provided that we have not paid a claim against your policy. A minimum premium of RM50 will be retained and the balance calculated on short-period rates or pro-rate, depending on whether yours is a first year or a renewal policy with us.

AIG Malaysia Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

The information provided in this disclosure sheet is reviewed and updated as at 19/12/2025.