

Z-Driver

Enhanced Private Car Policy

EXPLANATORY NOTES

How to read this document

Please note that **Your Private Car Policy** only starts from page 5 onwards. To help **You** read and understand **Your Policy** better **We** provide some explanatory notes together with comments and examples (written in *italic*). These are not meant to be part of **Your Policy** and should not be used to interpret **Your** insurance contract in the event of any dispute.

Words in bold

You will notice that some words in the **Policy** are printed in **bold** letters. This is because they have been given specific meaning in **Your Private Car Policy**. Please refer to Section F on pages 14 to 15 for the meaning of these words.

What makes up Your insurance contract?

Your insurance contract with **Us** is made up of the following:

- insurance **Policy** in pages 5 to 25 (excluding the *italic* texts);
- the information **You** provided **Us** when **You** applied for this insurance;
- the **Schedule**;
- the **Endorsements** attached to the **Policy**; and
- the **Certificate of Insurance** (CI).

All these must be read together as they form **Your** insurance contract.

Duty of Disclosure

A. Consumer Insurance Contract

Where **You** have applied 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** applied for this insurance) i.e **You** should have answered the questions fully and accurately. Failure to have taken 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 in accordance with remedies of Schedule 9 of the Financial Services Act 2013. **You** were also required to disclose any other matter that **You** knew 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.

B. Non-Consumer Insurance Contract

Where **You** have applied for this insurance for purposes 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 term(s) or termination of **Your** contract of insurance.

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.

If **You** misrepresented any facts to **Us** before the **Policy** is entered into, examples of the actions that may be taken by **Us** against **You** include the following:

- declare **Your Policy** void from inception (which means treating it as invalid), and **We** may not refund any premium;
- cancel this **Policy** and refund any premium less **Our** cancellation charge (if any) or recover any unpaid premium;
- remove one or more named drivers from **Your Policy** and adjust **Your** premium accordingly;
- recover any shortfall in premium;
- not pay any claim that has been or will be paying under the **Policy**; or
- be entitled to recover from **You** the total amount of any claim already paid under the **Policy** or any claim **We** have to pay because of any relevant road traffic legislation, plus any recovery cost.

What is covered?

Your insurance does not cover You against everything that can happen to Your Car. Check out the Schedule that We issued to You to know the type of cover You obtained. The main types of cover are:

Page	Basic Cover	Comprehensive	Third Party, Fire and Theft
6 to 7	Section A: Loss or Damage to Your Own Car		
6	1a. What is Covered		
	(i) accidental collision or overturning	✓	X
	(ii) collision or overturning caused by mechanical breakdown	✓	X
	(iii) collision or overturning caused by wear and tear	✓	X
	(iv) impact damage caused by falling objects subject to certain exclusions	✓	X
	(v) fire, explosion or lightning	✓	✓
	(vi) breakage of windscreen, windows or sunroof including lamination / tinting film	✓	X
	(vii) burglary, housebreaking or theft	✓	✓
	(viii) malicious act	✓	X
	(ix) while in transit (limited cover)	✓	X
6	1b. Events We Do Not Cover	✓	✓
6 to 7	2. Basis of Settlement (how We will settle Your claim)	✓	✓
7	3. Towing Costs (to an Approved Repairer or safe place)	✓	✓
8 to 9	Section B: Liability to Third Parties		
8	1a. What is Covered (by this section)	✓	✓
8 to 9	1b. What is Not Covered (by this section)	✓	✓
8	2. Limits of Our Liability (the maximum that We pay)	✓	✓
8	3. Cover for Legal Personal Representatives (if You are dead)	✓	✓
8	4. Maximum Legal Costs (if approved)	✓	✓
8	5. Rights of Recovery	✓	✓
9	Section C: No Claim Discount	✓	✓
10 to 11	Section D: General Exceptions (what is not covered by the Policy)	✓	✓
11 to 13	Section E: Conditions (terms that You must comply with)	✓	✓
14 to 15	Section F: Definitions (explains the words in bold)	✓	✓
16 to 25	Section G: Endorsements (additional terms that We may impose on You or additional covers if You have made additional premium)	Optional	Optional

Key: ✓ = applicable X = not applicable

What this Policy does not cover?

These are referred to as 'Exceptions' in Your Policy and there are three sections where You can find them:

- Section A1b – see 'Events We Do Not Cover' (page 6): applicable to Comprehensive Policy only.
- Section B1b – see 'What is Not Covered' (pages 8 and 9): applicable to Comprehensive and Third Party, Fire & Theft Policies.
- Section D – see 'General Exceptions' (pages 10 to 11): applicable to Comprehensive and Third Party, Fire & Theft Policies.

There are generally three reasons why We put these exceptions in Your basic Private Car Policy:

1. Cover is not provided for the exceptions. We have to charge additional premium if You want to cover any of these exceptions. Some examples of the exceptions which are not covered by Your basic Private Car Policy but which can be covered if You pay additional premium are:
 - flood, storm {see Section A1b – 'Events We Do Not Cover' (page 6)};
 - strike, riot, civil commotion {see Section D – 'General Exception 8b' (page 10)}; and
 - use outside Malaysia, Singapore or Brunei {see Section D – 'General Exception 6' (page 10)}.
2. There are other risks which are not covered by the basic Private Car Policy or by any of its extensions. We would have to issue a different Policy if You want these types of cover. For example, the following are not covered by Your Private Car Policy but can be insured under a different type of Policy:
 - carriage of goods must be insured under a commercial vehicle policy; and
 - hire or reward must be insured by taxi or hired car policy.
3. We cannot and do not cover certain risks at all. Some examples of these can be seen in Section D – 'General Exceptions' (pages 10 to 11) such as:
 - war, nuclear fission or fusion;
 - risks that are against public policy or against the law; and
 - drunk driving.

How can Your Car be used?

Since this is a Private Car Policy, Your Policy only covers You if Your Car is used for “social, domestic and pleasure purposes and for the policyholder’s business”. This is clearly stated in the Certificate of Insurance under the heading “Limitation as to Use”.

The following are some examples of how Your Car can be used:

- to visit relatives and friends, for shopping etc.; and
- for some limited business use such as getting to and from work, and meeting customers.

However, You are not covered, for example, if You use Your Car in the following manner:

- as a private taxi by charging fares to carry passengers;
- as a hire car by charging rental to use Your Car;
- to carry any goods in connection with any trade or business other than samples. You must obtain a commercial vehicle insurance to cover this use;
- for motor trade (use for showroom display and for test-drive);
- to practise for or to take part in any race, rally, pacemaking, reliability trial or speed test; and
- use on any racetrack.

Who can drive Your Car?

- Practically anyone can drive Your Car as long as the driver:
 - has a valid licence of the relevant class to drive and is not disqualified to drive by law or for some other reason {(see exclusion on Unlicensed Drivers in Section D – ‘General Exception 1’ (page 10));
 - has Your permission to drive (see definition of Authorised Driver in page 14); and
 - complies with all the terms and conditions of this Policy.
- Although anyone complying with the above conditions can drive Your Car, You may have to pay an additional Excess depending on the age of the driver, the type of licence the driver possesses or if the driver is not a Named Driver (see explanation on Excess in page 4). If You or Your Authorised Driver is not qualified to drive or breach any of the terms and conditions, Your claim may be rejected. If We are compelled by law to pay, We can recover any sum(s) paid and any expenses incurred from You or Your Authorised Driver.

In which territory is Your Car covered?

This insurance You have obtained only covers You in Malaysia, Singapore and Brunei in accordance to the laws of Malaysia. Additionally, note that if You intend to drive Your Car into Singapore, You are required by Singapore’s law to have cover against Legal Liability to Passengers (LLP). Since LLP is not covered by the basic Private Car Policy, You will need to obtain Endorsement 100 (see page 18 to 19), which provides a limited cover for Your liability for death or bodily injury of passengers.

When is Your cover effective?

This insurance is effective from the time of purchase of cover or at the agreed time of commencement, until the expiry date. The Period of Insurance will be printed in the Policy Schedule and related documents. If there is any change to these dates, it will be officially shown in an Endorsement issued by Us.

How much should You insure Your Car for under a Comprehensive or Third Party, Fire and Theft Policy?

To be safe, You should insure Your Car at its current Market Value (see definition in page 15). In simple terms, this is the current cost to replace Your Car with another Car of the same make, model, age and general condition. The amount that You choose to insure is called the Sum Insured. Please note that You could be penalised if Your Car is under-insured (see Section A2e – ‘Under-Insurance in page 7).

For example, if the Market Value of Your Car is RM100,000 but You only insured it for RM80,000 then You could be penalised for under-insurance. Assuming the loss is assessed at RM5,000, instead of We paying the full amount, You could be made to bear a portion of the loss in proportion to the under-insurance as follows:

$$\frac{\text{Sum Insured}}{\text{Market Value}} \times \text{Loss} = \frac{\text{RM80,000}}{\text{RM100,000}} \times \text{RM5,000} = \text{RM4,000}$$

Therefore, RM4,000 will be paid while the balance of RM1,000 will be borne by You.

You would be penalised as shown above if the Market Value of Your Car exceeds the Sum Insured by 10%. On the other hand, it would be a waste of money to over-insured as Your insurer would not pay more than the Market Value. One way to protect Yourself from being under or over-insured is to opt for the Sum Insured determined by a Market Valuation System approved by Persatuan Insurans Am Malaysia (PIAM).

What is No Claim Discount (“NCD”)?

This is a form of premium discount for not having made a claim during the preceding period of **Your** insurance (provided the **Period of Insurance** exceeds one year). The scale of NCD applied is specifically mentioned in the **Policy**.

The applicable NCD can be checked with **Us** or the Central NCD Database (“CND”) at <https://www.mycarinfo.com.my/ncdcheck/online> before **You** obtain **Your Private Car Policy**.

What is an Excess?

This is the first amount that **You** have to bear **Yourself** for each and every claim that **We** approve, even if the **Incident** is not **Your** fault. However, please note that the **Excess** does not apply to loss or damage caused by fire, explosion, lightning, burglary, housebreaking, theft, third party property damage or bodily injury claims. Please check **Your Policy Schedule** to find out the amount that **You** are liable to pay. This is referred to as **Endorsement 1** or **1(a)** in **Your Policy**.

In addition, there is also a Compulsory **Excess** (see page 7) where **You** have to bear an additional **Excess** of RM400 if **You** or the person driving **Your Car**:

- is under 21 years old;
- holds a Provisional (P) or Learner (L) driver’s licence; or
- is not named in the **Schedule** as a **Named Driver**.

As an example, if **We** assess the claim payable to be **RM10,000** but **Your Policy** carries an **Excess** of RM500, **You** will have to bear the first **RM500 Yourself** and **We** will pay the balance of **RM9,500**. However, if the driver is below 21 years old, **You** have to bear an additional **Excess** of RM400. Using the same example, **You** now have to bear RM900 (i.e. 500 + 400) and **We** will pay RM9,100.

You may choose to take a voluntary **Excess** in addition to any standard or compulsory **Excess** that may apply.

Do’s and Don’ts – after You have had an accident or theft

Do:

- call **Zurich Roadside Assistance 24 hours Hotline Number 1-300-88-5566** or **+603-7989 0345** (for WhatsApp chat and local landline calls only) for immediate road assistance or tow service in the event of a road accident, or to make an enquiry on claims procedure;
- inform **Us** as soon as possible about any **Incident** which may give rise to a claim;
- report all accidents to the police within 24 hours as required by law;
- submit immediately to **Us** all letters, claims, writs and summons which **You** have received from third parties as a result of the **Incident**;
- remove **Your Car** to **Our Approved Repairer** for repairs or windscreen repairs or replacement;
- fully fill up the relevant sections of **Your** claim form – do not put “refer to police report”; and
- if **You** have a Comprehensive cover and the third party that knocked **Your Car** is clearly at fault, **You** are advised to submit own damage Knock-for-Knock (KfK) claim to **Us** in order to expedite claims processing. **Your** NCD entitlement will not be affected and **You** can claim the **Excess** that **You** had made from the takaful operator or insurer of the third party.

Don’t:

- negotiate, admit or repudiate any claim without **Our** consent (see Condition 2 in page 12); and
- authorise repair without **Our** consent (see Condition 2f in page 12).

Condition 2 of **Your Policy** (see page 12) spells out the do’s and the don’ts after an accident or theft in more detail.

Z-Driver

Enhanced Private Car Policy

Our agreement with You

A. Where Your Car is used for any purpose that is not related to Your trade, business or profession, the following applies:

Consumer Insurance Contract

This **Policy** is issued in consideration of the payment of premium as specified in the **Policy Schedule** and pursuant to the answers given in **Your** Proposal Form (or when **You** applied for this insurance) and any other disclosures made by **You** between the time of submission of **Your** Proposal Form (or when **You** applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by **You** shall form part of this contract of insurance between **You** and **Us**. However, in the event of any pre-contractual misrepresentation made in relation to **Your** answers or in any disclosures given by **You**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This **Policy** reflects the terms and conditions of the contract of insurance as agreed between **You** and **Us**.

B. Where Your Car is used for purposes related to Your trade, business or profession, the following applies:

Non-Consumer Insurance Contract

This **Policy** is issued in consideration of the payment of premium as specified in the **Policy Schedule** and pursuant to the answers given in **Your** Proposal Form (or when **You** applied for this insurance) and any other disclosures made by **You** between the time of submission of **Your** Proposal Form (or when **You** applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by **You** shall form part of this contract of insurance between **You** and **Us**. In the event of any pre-contractual misrepresentation made in relation to **Your** answers or in any disclosures made by **You**, 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.

This **Policy** reflects the terms and conditions of the contract of insurance as agreed between **You** and **Us**.

Personal Data Protection Act 2010 (PDPA)

The Personal Data Protection Act 2010 which regulates the processing of personal data in commercial transactions, applies to **Us**. **You** may make inquiries, complaints, request for access, update, correct or change any of **Your** personal data, limit the processing of **Your** personal data and/or to opt-out of **Our** use at any time hereafter by submitting such request to **Us** by sending an email to callcentre@zurich.com.my. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request.

The processing of **Your** personal data is subject to **Our** Personal Data Protection Notice as published on <https://www.zurich.com.my/pdpa>.

Section A: Loss or Damage to Your Own Car

This section spells out what **We** cover under Section A and is only applicable if **You** have Comprehensive cover.

1a: Events We Cover

We will indemnify **You** if **Your Car** is lost or damaged during the **Period of Insurance** arising from the following **Incidents**:

- (i) accidental collision or overturning;
- (ii) collision or overturning caused by mechanical breakdown;
- (iii) collision or overturning caused by wear and tear;
- (iv) impact damage caused by falling objects provided no convulsions of nature is involved;
- (v) fire, explosion or lightning;
- (vi) breakage of windscreen, windows or sunroof including lamination/tinting film, if any;

*However, **Your NCD** would be forfeited when **You** make windscreen, windows or sunroof claim if **You** have not already obtained **Endorsement 89** or **Endorsement 89(a)**.*

- (vii) burglary, housebreaking or theft;
- (viii) malicious act; or
- (ix) while in transit i.e. being carried from one place to another (including during loading and unloading) of **Your Car** by:
 - a. **Road**;
 - b. rail;
 - c. inland waterway i.e. across a river or canal etc.; or
 - d. across the sea by ferry or ship or any sea faring vessels etc. between the island of Penang and the mainland only.

*For an additional premium, **Your Policy** can be extended to cover for ferry transit between Sabah and Labuan (**Endorsement 109**).*

1b: Events We Do Not Cover

The events which are not covered are the exceptions listed below. These exceptions are specific to Section A and are in addition to exceptions listed in Section D and the applicable Endorsements.

We will not pay for the following losses:

- (i) **Consequential Losses**
Any direct or indirect losses of any kind that may arise as a consequence of any **Incident** other than that provided for in Section A2.
- (ii) **Loss of Use**
Any expense or financial loss that **You** may incur because **You** cannot use **Your Car** e.g. cost of hiring replacement **Car**, travelling expenses etc.

*For an additional premium, **Your Policy** can be extended to cover an agreed payment per day for an agreed duration (**Endorsement 112**).*
- (iii) **Depreciation**
The loss of value of **Your Car** due to the damage sustained or the time taken to repair the **Car**, and/or for any loss or damage that results over a prolonged period of time due to wear and tear, rust and corrosion.
- (iv) **Breakdown or Malfunction of Parts**
Any mechanical, electrical or electronic breakdown, equipment or computer malfunction, or any other failure or breakdown to **Your Car**.
- (v) **Damage to Tyre(s)**
Any damage to the tyre(s) of **Your Car** unless other parts of **Your Car** are also damaged at the same time.
- (vi) **Convulsions of Nature**
Any loss or damage to **Your Car** caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature.
- (vii) **Loss of Electronic Data**
Loss of electronic data and any consequences arising from it, directly or indirectly caused by or in connection with a computer virus. This includes loss of use, reduced functionality, or any other associated loss or expense in connection with the electronic data.
- (viii) **Cheating or Criminal Breach of Trust**
Any loss or damage, including theft, caused by or attributed to the act of **Cheating** or **Criminal Breach of Trust** by any person.

2. Basis of Settlement

This section explains how **We** will settle **Your** claim once **We** accept that it is payable under Section A. If **Your Car** is damaged as a result of any **Incident**, **We** have the option of doing the following:

a. If Your Car is Repairable

If in **Our** opinion **Your Car** is economical to repair, **We** have the option to:

- arrange for **Your Car** to be repaired at an **Approved Repairer** and pay the cost of repairing **Your Car** to the condition which is as near as possible to the condition it was in before the loss happened;
- pay **You** in cash the amount **We** estimate it would cost to repair **Your Car**; or
- reinstate or replace **Your Car** with one of the same make, model, age and general condition.

b. If Your Car is not Repairable

If in **Our** opinion, the damage to **Your Car** is so great that it would not be safe or economical to repair, **We** will declare **Your Car** "Beyond Economic Repair" ("BER") and **We** will pay **You** up to the maximum amount as stated in (d) below or offer **You** a settlement sum equivalent to the **Market Value**. **We** may also opt to replace **Your Car** with one of the same make, model, age and general condition. If **We** take any of these actions, this **Policy** shall be automatically terminated once **We** make payment.

*In cases where the valuation of the franchise-holder vary from **Market Value** by more than 10%, **We** would also have the option to offer a settlement value which is equal to the cost of purchasing a replacement **Car** of the same make, model and age of the **Car** at the time of loss. It is **Our** option to offer **You** a replacement of the **Car**, should **You** not agree with the offer.*

c. Replacement Parts

If the spare parts or **Accessories** required to repair **Your Car** are not available in Malaysia, or if **We** choose to pay for the loss or damage in cash, **We** will settle **Your** claim on the following basis:

- the last known parts price list issued in Malaysia by the manufacturer or their agent. If the price list in Malaysia does not exist, **We** will use the price at the manufacturer’s production plant and include reasonable cost of transportation to Malaysia (but not the cost of air freight); and
- the reasonable labour cost of fitting such spare parts or **Accessories** in Malaysia.

d. The Maximum Amount We will Pay You

If **Your Car** is BER or stolen and not recovered, the amount payable under the **Policy** will be the **Market Value** at the time of the loss or the **Sum Insured** as shown in the **Schedule**, whichever sum is the lesser. Upon **Our** payment of the said amount, this **Policy** shall be automatically terminated. The **Market Value** is to be determined according to clauses 15 and 16 of Section F.

e. Under-Insurance

If the **Sum Insured** of **Your Car** is less than the **Market Value** at the time of the loss, **We** will only bear part of the loss in proportion to the difference between the **Market Value** and the **Sum Insured** as shown in the formula below:

$$\frac{\text{Sum Insured}}{\text{Market Value}} \times \text{Assessed Loss}$$

The balance has to be borne by **You**. However, this will only apply if the under-insured amount is more than 10% of the **Market Value**.

f. Betterment

If new original parts are used to repair **Your Car** and as a result of which **Your Car** is in a better condition than it was before the damage, **You** would be required to contribute to its betterment, a proportion of the costs of such new original parts. **Your** contribution would be according to the following scale:

Age of Your Car (Years)	Rate of Betterment
less than 5	0
5	15%
6	20%
7	25%
8	30%
9	35%
10 and above	40%

To determine the rate of betterment to be applied, the age of **Your Car** will be calculated based on when it was originally registered in Malaysia:

a. as a locally assembled Car	Date of Original Registration
b. as a new imported Completely Built Unit (CBU) Car	Year of Manufacture
c. as an imported second-hand/used/reconditioned Car	Year of Manufacture

g. Compulsory Excess (please see page 4 for explanation)

In addition to the **Excess** shown in the **Schedule**, **We** have the right to deduct another RM400 as Compulsory **Excess** if at the time of the **Incident**, **You** or the person driving **Your Car** with **Your** consent:

- is under 21 years old;
- holds a Provisional (P) or Learner (L) driver’s licence; or
- is not named in the **Schedule** as **Named Driver**.

We will not deduct this additional RM400 **Excess** if the loss or damage is caused by fire, explosion, lightning, burglary, housebreaking, theft, third party property damage or bodily injury claims.

3. Towing Costs

If **Your Car** cannot be driven as a result of any damage to it that is covered by this **Policy**, **We** will pay up to a maximum of RM200 for the necessary and reasonable costs to remove **Your Car** to the nearest **Approved Repairer** or to a safe place of storage while awaiting repair or disposal.

Section B: Liability to Third Parties

This section explains what is covered and not covered under Section B.

1a: What is Covered?

You and / or **Your Authorised Driver** will be indemnified for the amount which **You** and / or **Your Authorised Driver** are legally liable to pay any third party (including third party's costs and expenses) for:

- (i) death or bodily injury to any person except those specifically excluded under this **Policy**; and / or
- (ii) damage to property except those specifically excluded under this **Policy**

as a result of an **Incident** arising out of the use of **Your Car** on a **Road**. This cover is extended to **Your Authorised Driver** provided **Your Authorised Driver** also complies with all the terms and conditions of this **Policy**.

2: Limits of Our Liability

We will pay the following for any one claim, or series of claims arising from one **Incident**, in any one **Period of Insurance**:

- (i) unlimited amount for death or bodily injury to third party; and / or
- (ii) up to a maximum of RM3 million for third party property damage.

*For an additional premium, the limits of liability for third party property damage can be extended up to RM20 million (**Endorsement 105**).*

3: Cover for Legal Personal Representatives

Following the death of any person covered under this **Policy**, **We** will indemnify that person's legal representatives for liability covered under this Section, provided such legal representatives comply with all the terms and conditions of the **Policy**.

4: Legal Costs

If **You** or **Your Authorised Driver** is charged for reckless and dangerous driving or careless or inconsiderate driving under the Road Transport Act 1987 or any other offence related to the said **Incident**, **We** will pay legal costs incurred up to a maximum of RM2,000 to defend **You** or **Your Authorised Driver** provided always that such costs are incurred in Malaysia, the Republic of Singapore or Negara Brunei Darussalam, and that cost has been incurred with **Our** prior agreement in writing.

We will only pay for legal cost and **We** will not pay for any penalty imposed on **You** or **Your Authorised Driver**.

5: Rights of Recovery

We have a right to refuse to indemnify **You** or **Your Authorised Driver** if either of **You** commit a breach of any **Policy** conditions or where the claim falls outside the scope of cover provided by **Us** under this **Policy**. However, if **We** are legally required to pay any judgment sum in respect of a claim under Section B of this **Policy** because of laws in force in Malaysia, Republic of Singapore or Negara Brunei Darussalam, which **We** would otherwise not have to pay, **We** have the right to ask **You** or **Your Authorised Driver** to repay to **Us** the amount of that payment and any costs **We** have incurred in connection with the claim.

1b: What is Not Covered?

These exceptions are specific to Section B and are in addition to the Exceptions stated in Section D of this **Policy** and any other applicable endorsements. **We** will not pay for:

- (i) death or bodily injury to any passenger being carried for hire or reward;
- (ii) death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by **You** or by **Your Authorised Driver**;

*For an additional premium, **Your Policy** can be extended to cover **You/driver/passenger** whilst travelling in **Your Car**. (**Endorsement 200**)*

*Under the Road Transport Act 1987, this **Policy** shall not be required to cover, except in the case of a motor vehicle in which passengers are carried for hire or reward or by reason of or in pursuance of a contract of employment, liability in respect of death of or bodily injury to persons being carried in or upon or entering or getting onto or alighting from the motor vehicle at the time of the occurrence of the event out of which the claims arise.*

***In the course of employment** – Any person who is injured / dies (whether as passenger or otherwise) while on the job and is in or on the said **Car** as part of his / her employment e.g., car wash worker, mechanic etc.*

- (iii) damage to property belonging to or in the custody of or control of or held in trust by **You** or **Your Authorised Driver** and / or any member of **Your** or **Your Authorised Driver's Household**;
- (iv) liability to any person being carried in or upon or entering or getting onto or alighting from **Your Car** unless he / she is required to be carried in or on **Your Car** by reason of or in pursuance of his / her contract of employment with **You** or **Your Authorised Driver** and / or his / her employer;

***In pursuance of the contract of employment** – The passenger is required to be carried to a destination in order to carry out the job as spelt out in his / her contract of employment.*

Liability to passengers other than:

- a. passengers carried for hire or reward;
- b. employees in the course of employment; or
- c. **You** or **Your Authorised Driver's Household** member unless he / she is required to be carried in **Your Car** by reason of or in pursuance to a contract of employment;

*may be insured separately for additional premium under **Endorsement 100**. If **You** have insured such liability, **You** will need to refer to the full text of **Endorsement 100: Legal Liability to Passengers** as to what this **Endorsement** covers or excludes and the applicable conditions.*

- (v) liability caused by a passenger travelling in or alighting from **Your Car**;

***Liability for accidents caused by Your passengers** may be insured separately for additional premium under **Endorsement 72**. **You** will need to refer to the full text of **Endorsement 72: Legal Liability of Passengers for Negligent Acts** as to what this **Endorsement** covers or excludes and the applicable conditions.*

- (vi) any claims brought against **You** by any driver of **Your Car**, whether authorised or not;
- (vii) any claims brought against any person in any country in courts outside Malaysia, the Republic of Singapore or Negara Brunei Darussalam; and/or
- (viii) all legal costs and expenses which are not incurred in or recoverable in Malaysia, the Republic of Singapore and Negara Brunei Darussalam.

Section C: No Claim Discount

This section spells out the reward system known as the "No Claim Discount".

1. No Claim Discount (NCD)

If **You** have insured **Your Car** for a continuous period of twelve (12) months and **You** or anyone else did not make any claim under this **Policy** during that time, a NCD will be applied at each renewal. The applicable NCD will increase with each renewal if **You** continue to have claim free years as follows:

Claim Free Year of Insurance	NCD Entitlement
After 1 continuous claim free year	25%
After 2 continuous claim free years	30%
After 3 continuous claim free years	38 1/3%
After 4 continuous claim free years	45%
After 5 continuous claim free years and beyond	55%

2. One Claim and Your NCD is Down to Zero

If **You** or anybody else meet with an **Incident** which will give rise to a claim on this **Policy**, the NCD entitlement that **You** have accumulated would drop to zero at the next renewal and **Your** NCD will start all over again. If a claim is received after the NCD has been applied, **We** shall be entitled to recover the NCD given from **You**.

3. Exception to this Rule

Your NCD will not be affected even if a claim is made if:

- **We** are of the opinion that **You** are not at fault for causing the loss;
- the offending vehicle is identifiable and is not a vehicle used for carriage of passengers for hire or reward (for example taxis, hire cars, public buses, stage buses, school buses and factory buses for hire);
- the offending vehicle is covered by a Malaysian licensed takaful operator/insurer; and
- there is no death or personal injury claim involved.

4. Your NCD is not Transferable.

The NCD is personal to **You** which means that if **You** were to sell **Your Car** and **We** agree to transfer this **Policy** to the new owner, **Your** NCD cannot be transferred for the benefit of the new owner.

5. Non-utilisation of NCD

For every year that the NCD is not utilised by **You**, the NCD accumulated and applicable for this **Policy** will be reversed in accordance with the scale set out in the table in clause C1 above.

Section D: General Exceptions – These apply to the whole Policy

This section lists down circumstances under which this **Policy** does not provide cover at the time of happening of the **Incident**. This is in addition to those already listed in Sections A1b (see page 6) and B1b (see pages 8 and 9).

1. **Unlicensed Drivers**

There is no cover under this **Policy** if **You** or **Your Authorised Driver** do not have a valid driving licence to drive **Your Car**. This will not apply if **You** or **Your Authorised Driver** have an expired licence but are not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations.

2. **Alcohol, Drugs and Other Intoxicating Substances**

There is no cover under this **Policy** if **You** or **Your Authorised Driver** is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that **You** or **Your Authorised Driver** are incapable of having proper control of **Your Car**.

You or **Your Authorised Driver** shall be deemed as incapable of having proper control of **Your Car** if after a toxicology or equivalent test, it is shown that the alcohol level in the breath, blood or urine of **You** or **Your Authorised Driver** is higher than the prescribed limit pursuant to Section 45G(1) of the Road Transport (Amendment) Act 2020 of 50mg of alcohol in 100ml of blood (or equivalent in respect of breath or urine) or other equivalent legislation that is in force at the material time.

3. **Fraud and Exaggerated Claims**

If any claim is in any part fraudulent or exaggerated, or if **You** or anyone acting on **Your** behalf, uses fraudulent means to get any benefit under this **Policy**, the entire claim will not be paid or payable. If **We** are required to pay any such claim to a third party, **We** shall be entitled to recover the sum paid and any costs incurred from **You**.

4. **Unlawful Purpose**

There is no cover under this **Policy** if **You** or **Your Authorised Driver** use **Your Car** for an unlawful purpose or to attempt an unlawful purpose i.e. in violation of the criminal law or a recognised law of the country where **Your Car** was being used.

5. **Use for Racing etc.**

There is no cover under this **Policy** if **You** use or **You** allow **Your Authorised Driver** to use **Your Car**:

- a. practise for or to take part in any motor sport, competition (other than treasure hunt), rally, pacemaking, reliability trial or speed test; or
- b. on any racetrack.

For an additional premium, **Your Policy** can be extended to cover the use of **Your Car** for reliability trial or competition if **You** obtain the prescribed extension cover (**Endorsement 24(c)** or **24(d)**).

6. **Use Outside Malaysia**

Unless this **Policy** provide otherwise, this insurance does not cover **You** in respect of claims arising whilst **Your Car** was being used or driven outside Malaysia, the Republic of Singapore and Negara Brunei Darussalam. In Malaysia, the coverage under this **Policy** is governed by the Road Transport Act 1987 and the terms and conditions of this **Policy**, and the coverage outside Malaysia is governed by the terms and conditions of this **Policy** only.

For an additional premium, **Your Policy** can be extended to cover the use of **Your Car** in Thailand or Kalimantan only if **You** obtain the prescribed extension cover (**Endorsements 101** and **102**).

7. **Failure to take Precaution**

We will not pay for any additional damages if after an **Incident** or breakdown **You**:

- a. left **Your Car** unattended or failed to take proper precaution to prevent further loss or damage; or
- b. continue to drive **Your Car** in an unroadworthy condition before any repair is done.

We will also not pay for claims that arise if, when using **Your Car**, **You** do not take reasonable precaution to keep **Your Car** secured. This includes but is not limited to leaving **Your Car** unattended while unlocked or with ignition key left in or on **Your Car**.

8. **War Risk**

There is no cover under this **Policy** for any loss or liability (including any cost of defending any action) connected in any way directly or indirectly to:

- a. war, invasion, acts of foreign enemies, hostilities or warlike operation (whether war is declared or not), civil war, **Act of Terrorism**, mutiny, rebellion or revolution; or
- b. strike, riots or civil commotion assuming the proportion of or amounting to an uprising, insurrection or military or usurped power.

For an additional premium, **Your Policy** can be extended to cover strikes, riots and civil commotion (**Endorsement 25**).

9. **Nuclear Risk**

There is no cover under this **Policy** for any accident, loss or damage to any property or any loss or liability arising therefrom (including consequential losses and costs of defending any actions) connected in any way with operations using the nuclear fission or fusion process, or handling of radioactive material. This includes, but is not limited to:

- a. the use of nuclear reactors such as atomic piles, particle accelerators or generators and similar devices;
- b. the use, handling or transportation of radioactive material in relation to any **Act of Terrorism**;
- c. the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion; or
- d. the use, handling or transportation of radioactive material.

10. Convulsions of Nature

There is no cover (unless specifically obtained) for any loss, damage or liability caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature.

*For an additional premium, **Your Policy** can be extended to cover flood, typhoon, hurricane, storm, tempest volcanic eruption, earthquake, landslide, landslip, subsidence etc. (**Endorsement 57**).*

11. Contractual Liability

We will not pay for any liability that arises by virtue of an agreement but for which **We** would not have been liable in the absence of such agreement.

12. Unauthorised Driver

We will not pay for any **Incident**, loss, damage or liability caused, sustained or incurred whilst **Your Car**, in respect of which indemnity is provided by this **Policy**, is being driven by any person other than an **Authorised Driver** or person driving on **Your** order or with **Your** permission.

Section E: Conditions – These apply to the whole Policy

*This section spells out the terms and conditions that **You** must observe to ensure this insurance remains effective. Basically these conditions are of three types:*

- *What **You must** do*
- *What **You must not** do*
- *What **We can** do*

Conditions Precedent to Policy Liability

The following conditions are conditions precedent to the **Policy** liability to indemnify **You** under this **Policy** and have to be observed by **You** strictly. **We** can repudiate this **Policy** and / or will not pay claims under the **Policy** if **You** breach any of the relevant conditions. These conditions also apply to **Your Authorised Driver** and any legal representative who seek indemnity under this **Policy**.

1. Duty of Disclosure

The duty of disclosure is different for a Consumer Insurance Contract and for a Non-Consumer Insurance Contract. They are separately outlined below:

A. Consumer Insurance Contract

Where **You** have applied 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** applied for this insurance) i.e. **You** should have answered the questions fully and accurately. Failure to have taken 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 in accordance with Schedule 9 of the Financial Services Act 2013. **You** were also required to disclose any other matter that **You** knew 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.

B. Non-Consumer Insurance Contract

Where **You** have applied for this insurance for purposes 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.

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.

If **You** misrepresented any facts to **Us** before the policy is entered into, examples of the actions that may be taken by **Us** against **You** include the following:

- declare **Your Policy** void from inception (which means treating it as invalid), and **We** may not refund any premium;
- cancel this **Policy** and refund any premium less **Our** cancellation charge or recover any unpaid premium;
- remove one or more named drivers from **Your Policy** and adjust **Your** premium accordingly;
- recover any shortfall in premium;
- not pay any claim that has been or will be paid under the **Policy**; or
- be entitled to recover from **You** the total amount of any claim already paid under the **Policy** or any claim **We** have to pay because of any relevant road traffic legislation, plus any recovery cost.

2. Accidents and Claims Procedures

If **Your Car** is involved in any **Incident** that could lead to a claim under this **Policy**, **You** must do the following:

- a. Notify **Our** claims department of the **Incident** and get a Claim Form. **You** must notify **Us** of the **Incident** as soon as possible but in any event:
 - Within seven (7) days if **You** are not physically disabled or hospitalised following the **Incident**; or
 - Within thirty (30) days or as soon as practicable if **You** are physically disabled and hospitalised as a result of the **Incident**.**We** may allow a longer notification period if **You** can provide specific proof and justification for the delay.
- b. Report the **Incident** to the police as required by law and do all that is required to assist the police authorities to secure a conviction against the offender.
- c. Complete the Claim Form in full and return it to **Us** within twenty-one (21) days from the date of **Your** notification as per (a) above. **You** are required to answer all the questions in detail in all applicable sections and provide **Us** with all the necessary documents to support **Your** claim. **We** will not be held responsible if there is any delay on **Your** part to submit the Claim Form duly completed together with all the necessary documents.
A longer claims submission period may be allowed by **Us** subject to specific proof and justification by **You** for the delay.
- d. If there are any claims made against **You** by a third party, **You** must immediately notify **Us** of the same and **You** must send to **Us** any notification of claim, notice of impending prosecution or inquest, summons, writ or any letters from the solicitors of the third party as soon as **You** receive such documents, but in any event within fourteen (14) days from the date of receipt of any of the documents.
- e. Send **Your Car** to an **Approved Repairer** so that **We** can inspect **Your Car** before **We** give approval to proceed with repairs or take reasonable action to safeguard **Your Car** from further loss or damage. Failure to remove **Your Car** to an **Approved Repairer** would be a breach of this condition and **Your Car** will not be covered under Section A of the **Policy**.
- f. **You** must obtain **Our** consent in writing before **You** repair **Your Car** or incur any expenses in connection with a claim under this **Policy**.

You must not do any of the following:

- Admit any responsibility for any **Incident**; or
- Negotiate or settle any claims made against **You** by a third party, unless **We** write and inform **You** that **You** can.

We will decide whether to negotiate, defend or settle, in **Your** name, **Your Authorised Driver's** name and / or on **Your** behalf, any claims made against **You** or **Your Authorised Driver** by a third party. If in **Our** assessment the third party claim made against **You** or **Your Authorised Driver** for property damage will exceed the limit of liability of RM3 million, the full amount of **Our** liability will be pay to **You** or the third party and hand over the further conduct of any defence, settlement or proceeding to **You** completely. After doing so **We** will not be liable under this **Policy** to make any more payments to **You** or any claimant or any other person arising from the same **Incident**.

*The conditions above also apply to anyone else who wishes to claim under the terms and conditions of this **Policy**. "Anyone else" may refer to personal representative or administrator/estate of the policyholder.*

3. Cancellation

Either **You** or **We** may cancel this **Policy** at any time during the **Period of Insurance**:

- a. Cancellation by **You**:
 - **You** can cancel this **Policy** at any time by returning the **Original Certificate of Insurance (CI)** to **Us** or, if the **CI** has been lost or destroyed, **You** must provide **Us** with a duly certified Statutory Declaration (SD) to confirm this.
 - After returning the **CI** or SD **You** will be entitled to a refund of 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 **Your Car** was insured until the date **We** received the **CI** or SD:

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

- The **Policy** will automatically lapse once **You** sell or dispose off **Your Car** because **Your** insurable interest in the **Car** will cease. If **You** want to transfer the **Policy** to the new buyer, **You** have to get **Our** prior consent.
- b. Cancellation by **Us**:
 - **We** may also cancel this **Policy** with a valid reason, by giving **You** fourteen (14) days notice in writing by registered post to **Your** last address known to **Us**.
 - After returning the **CI** or SD **You** will be entitled to a refund premium for the unexpired period calculated on a pro-rata basis from the date **We** receive the **CI** or SD from **You** to the expiry date of the **Policy**.

There will not be any refund of premium for any cancellation of **Policy** (either by **You** or by **Us**) if **You** have paid the **Minimum Premium** only or if a claim has been made on this **Policy**.

4. If there is More Than One Insurance or Takaful Covering the Same Car

- a. **You** must inform **Us** in writing if **You** have taken out any other insurance or takaful in respect of **Your Car** during the **Period of Insurance**.
- b. If a claim arises under this **Policy** and such a loss is also claimable under the other insurance policy(ies) or takaful certificate(s) taken by **You**, **We** will only contribute **Our** rateable proportion of the whole loss. **We** will not be liable to make the claim first and then seek recovery from the other co-insurance or co-takaful operators who is/are also liable for the loss.

This clause is not applicable to Endorsement 200 – Personal Accident Basic as Condition 4 relates only to “The **Car**”.

5. Subrogation

We are entitled to take over all rights and remedies that **You** may have against any third party who caused the loss. **We** shall have the absolute discretion in the conduct of any proceedings, at **Our** own costs, against the third party and in the settlement of any such claim and **You** shall give **Us** such information and assistance as **We** may require from time to time including assigning all rights to take action in **Your** name. **You** must however give **Us Your** full cooperation to protect these rights and provide all assistance and take such steps as **We** require.

6. Dispute Resolution

If there are differences or disputes on any matters relating to this **Policy** involving amounts exceeding RM250,000, an Arbitrator shall be jointly appointed by **You** and **Us** in writing to resolve the differences or disputes. If no agreement is reached on who is to be the Arbitrator within one month of being required to do so then **You** and **We** shall be entitled to appoint an Arbitrator each. Both Arbitrators shall then proceed to hear the difference or dispute together with an Umpire to be jointly appointed by them. If the Arbitrators cannot agree on an Umpire within thirty (30) days, then the Asian International Arbitration Centre shall appoint an Umpire.

If the disputed sum is less than RM250,000, **You** may refer the matter to the **Ombudsman for Financial Services** to resolve the dispute.

7. Other Matters

We will only be liable to pay **You** any indemnity under this **Policy** if **You**:

- a. Comply with all the terms and conditions of this **Policy**. These conditions are also applicable to **Your Authorised Driver** and any legal representative who seek assistance under this **Policy**;
- b. Maintain **Your Car** in a reasonably efficient and roadworthy condition. **You** must get **Our** consent if **You** make any modification that will enhance or in any way affect the performance of **Your Car**;
- c. Take reasonable care to avoid any situation that could result in a claim. This **Policy** will not cover **You** if **You** or **Your Authorised Driver** are reckless i.e. where **You** recognise a serious risk but deliberately do not take steps to prevent it. This includes but is not limited to leaving **Your Car** unattended while unlocked or with ignition keys left in or on **Your Car**; and
- d. Make **Your Car** available to **Us** for inspection at all reasonable times upon request.

8. Sanction

Notwithstanding any other terms under this agreement, **We** shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any policyholder or other party to the extent that such cover, payment, service, benefit and / or any business or activity of the policyholder would violate any applicable trade or economic **sanctions** law or regulation under the **sanctions** regimes of **UNSC**, **MOHA** and **OFAC**.

9. Tax Provision

All premium and fees that should be paid under this **Policy** may be subject to **Tax**. If **Tax** is imposed, it will be stated in the invoice and **We** reserves the right to claim or collect the **Tax** from **You** in addition to the premium and/or fees that should be paid under this **Policy**.

Section F: Definitions of words highlighted in the Policy

This section explains what **We** mean by the words printed in bold in this **Policy**.

In this **Policy**, **Schedule** and **Certificate of Insurance**, unless the context otherwise requires, the following words shall have the meanings as defined below.

1. Accessories

This refers to the standard factory-fitted tools of the **Car** including air-conditioners and spare tyres and may include radio / cassette player / compact disc player and the like if specified in the **Schedule**.

2. Act of Terrorism

This refers to an act by any person(s) or group that uses force or violence and / or the threat of force or violence, whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s) and done for political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and / or to put the public, or any section of the public, in fear.

3. Adjuster

This refers to a person or entity registered under the Financial Services Act 2013 who is appointed by **Us** to investigate the cause and circumstances of a loss and to determine the amount of loss.

4. Approved Repairer

This shall mean:

- a. motor repair workshops approved by **Us**;
- b. any **Repairer** that **We** have given **You** a special permission to use.

5. Authorised Driver

This refers to any person who drives **Your Car** with **Your** consent or permission provided he or she holds a valid driving licence of the relevant type and is not disqualified to drive by law or for any other reason.

6. Car

This refers to the motor vehicle described in the **Schedule** and includes the manufacturer's standard options and **Accessories** fitted to it and any other non-standard options or descriptions that are specifically listed in the **Schedule**.

7. Certificate of Insurance (CI)

This **Certificate** is a prescribed form that **We** are required to issue to **You** under the Road Transport Act 1987 and it outlines the particulars of any conditions subject to which the **Policy** is issued.

8. Cheating

This follows the meaning as defined under Section 415 of the Penal Code which is as follows:

Whoever by deceiving any person, whether or not such deception was the sole or main inducement:

- a. fraudulently or dishonestly induces the person so deceived to deliver any property to any person, or to consent that any person shall retain any property; or
- b. intentionally induces the person so deceived to do or omit to do anything which he would not do or omit to do if he were not so deceived and which act or omission causes or is likely to cause damage or harm to any person in body, mind, reputation, or property, is said to "cheat".

9. Criminal Breach of Trust

This follows the meaning as defined under Section 405 of the Penal Code which is as follows:

Whoever, being in any manner entrusted with property, or with any dominion over property either solely or jointly with any other person, dishonestly misappropriates, or converts to his own use, that property, or dishonestly uses or disposes of that property in violation of any direction of law prescribing the mode in which such trust is to be discharged, or of any legal contract, express or implied, which he has made touching the discharge of such trust, or wilfully suffers any other person so to do, commits "criminal breach of trust".

10. Endorsement

This refers to the document that **We** issue to **You** to confirm any changes or extensions of the coverage to the basic **Policy**.

11. Excess

This refers to the amount that must be borne by **You** first for each claim. The amount of the **Excess** is shown in the **Schedule**. **You** have to pay the **Excess** irrespective of who is at fault in the **Incident**.

12. Household

This refers to all members of **Your** or **Your Authorised Driver's** immediate family i.e. spouse, children including legally adopted children, parents, brother(s) and sister(s) staying under one roof with **You** in the case of **Your** immediate family, or with **Your Authorised Driver**, in the case of his immediate family.

13. Incident

Any event which could lead to a claim under this **Policy**.

14. Limitations as to Use

According to **Your Certificate of Insurance (CI)**, **Your Car** can only be used for "Social, domestic and pleasure purposes and for the policyholder's business". The **CI** also states that "The **Policy** does not cover use for hire or reward, racing, pacemaking, reliability, trial speed-testing, the carriage of goods other than samples in connection with any trade or business".

15. Market Value

This refers to the reasonable cost to buy another car of the same make, model, age and general condition similar to **Your Car** at the time of loss. The **Market Value** of **Your Car** at the time of loss would be determined according to the terms of the option that **You** had chosen at the time **You** obtained this insurance. If **You** had opted for a **Market Valuation System** to determine **Your Sum Insured** then the **Market Value** would be based on that valuation system as described in clause 16 below. However, if **You** had not opted for a **Market Valuation System** then the **Market Value** of **Your Car** in the event of dispute would be determined by the Head Office of the **Car** franchise-holder and this value should be equal to the cost of purchasing a replacement car of the same make, model and age of **Your Car** at the time of loss. If this valuation is not available or appears in **Our** opinion to be unduly low or high then valuation will be determined by an **Adjuster**, agreed by both **You** and **Us**.

16. Market Valuation System

This refers to the motor vehicle **Market Valuation System** approved by Persatuan Insurans Am Malaysia (PIAM) to determine the **Market Value** of **Your Car** at the time **You** obtained / renewed this **Policy** as well as at the time of the loss. **You** can opt to use the valuation recommended by this system as the **Sum Insured** to avoid the consequences of under-coverage as described in Section A2e. Alternatively, **You** may choose to determine the **Sum Insured Yourself** but **You** would be subject to Section A2e if **You** are under-insured.

17. Minimum Premium

The minimal premium described in the **Schedule**.

18. MOHA

Shall mean Ministry of Home Affairs.

19. Named Driver

This refers to the persons named in the **Policy** who are authorised by **You** to drive **Your Car**. The compulsory excess of RM400 stated in Section A2g will not apply if **Your Car** is driven by a **Named Driver** provided they hold a valid full driving licence of the relevant type and are not disqualified to drive by law or for any other reason and are aged above 21 years old at the time of the **Incident**.

20. OFAC

Shall mean Office of Foreign Assets Control.

21. Ombudsman for Financial Services (OFS)

This is an independent body that provides a free and efficient avenue to help settle financial disputes between **You** and **Us** under this **Policy** as an alternative to the courts.

22. Period of Insurance

The period shown in the **Schedule** when the cover provided by this **Policy** is operative. Cover is only valid from the actual time of purchase of the insurance **Policy** or from when **You** and **We** agree that cover should commence.

23. Policy

Policy includes the **Schedule**, the **Certificate of Insurance** and all **Endorsements** specifically listed in the **Schedule**.

24. Road

Section 2 of the Road Transport Act 1987 defines "Road" as "any public road and any other road to which the public has access and includes bridges, tunnels, lay-bys, ferry facilities, interchanges, roundabouts, traffic islands, road dividers, all traffic lanes, sidetables, median strips, overpasses, underpasses, approaches, entrance and exit ramps, toll plazas, service areas, and other structures and fixtures to fully effect its use".

25. Schedule

This document shows **Your** name and address, the **Period of Insurance**, the sections of this **Policy** which apply, the premium **You** have paid, the **Car** which is insured, the **Sum Insured** and details of any extensions or **Endorsements**.

26. Sum Insured

This is the maximum that **We** will pay **You** for a claim under Section A. This amount is shown in the **Schedule**. The **Sum Insured** must be sufficient to cover the cost to replace **Your Car** in the event of an **Incident** that completely destroys it.

27. Tax

Tax shall mean any present or future, direct or indirect, **Tax**, levy or duty, including consumption **Tax** or any tax of similar nature, which is imposed on goods and services by government or **Tax** authority.

28. UNSC

Shall mean United Nations Security Council.

29. We, Our, Us

This refers to Zurich General Insurance Malaysia Berhad that is issuing **You** this **Policy**.

30. You, Your, Yourself

This refers to the policyholder or person described in the **Schedule** as "the Insured".

Section G: Endorsements – applicable only if the Endorsement number is printed in the Policy Schedule

The following is a list of additional terms and conditions (known as **Endorsements**) that **We** may impose on **You** or optional covers available that **You** may want to add to **Your** basic **Policy** by paying additional premium. Note that only **Endorsements** with their numbers specifically printed in the **Schedule** shall apply to this **Policy**.

Endorsement 1: Excess All Claims (please see page 4 for explanation and page 14 for definition)

The **Excess** amount shown in the **Schedule** is the amount that **You** have to pay for each and every claim under Section A arising out of one **Incident**. This means that **We** have the right to deduct the **Excess** from the amount that **We** would otherwise have to pay. If **We** are not able to deduct the **Excess**, **We** have the right to demand that **You** pay **Us** the **Excess** first, before **We** pay any payment. **We** will not deduct this **Excess** for loss or damage in respect of third-party claims.

Endorsement 1(a): Voluntary Excess (Non-Tariff)

The **Excess** amount shown in the **Schedule** is the excess chosen by **You** in addition to any standard or compulsory **Excess** that may apply, **Your** premium can be reduced, by selecting a Voluntary **Excess** in addition to the:

- i) **Excess** All Claims (**Endorsement 1**) and/or
- ii) **Compulsory Excess (Endorsement 2(f))** that may be applicable on a claim The **Schedule** will reflect the Voluntary **Excess** that **You** have agreed to bear.

The Voluntary **Excess** ranges from RM500 to RM5,000 and will be applicable to ALL CLAIMS except third-party claims.

We will not deduct this **Voluntary Excess** for loss or damage in respect of third-party claims.

Endorsement 3(q): Third Party, Fire and Theft Insurance (please see page 2 - "What is Covered?")

The cover that **You** have chosen for **Your Car** is called 'Third Party, Fire and Theft' insurance. This means that the cover provided to **Your Car** under Section A is limited to any loss or damage caused by fire, explosion, lightning, burglary, housebreaking or theft only. For that reason, all the remaining covers under Section A1a are deleted and Section B coverage has been obtained and is available to **You**.

Endorsement 15: Hire Financing

We note that **Your Car** is under a Hire Financing agreement with the Financing company named in the **Schedule** as the Financiers. **You** unconditionally agree that the payment of any claim under Section A by **Us** by way of a cash payment shall be made to the Financiers as long as they remain as the Financier of **Your Car** at the time of the **Incident**. The receipt from the Financiers will fully discharge **Us** from any further claims or liability in respect of such loss or damage. For all other purposes **You** are the principal party under this **Policy** and not an agent or trustee for the Financiers and that **You** have not assigned **Your** rights, benefits and claims under this **Policy** to the Financiers. **You** cannot assign **Your** rights, benefits and claims under this **Policy** to anybody without **Our** written consent.

Endorsement 15(a): Employer's Financing/Loan

We note that **Your Car** was bought under an Employer's Financing/Loan agreement. **You** unconditionally agree that the payment of any claim under Section A by **Us** by way of a cash payment shall be made to the Employer named in the **Schedule** as long as the financing remains outstanding at the time of the **Incident** giving rise to a claim. The receipt from the Employer will fully discharge **Us** from any further claims or liability in respect of the **Incident**.

Other than the above, **Our / Your** rights and liabilities under this **Policy** are not affected.

Endorsement 18: Fleet Rated Risks – Cancellation of 'No Claim Discount'

By virtue of the benefit of the Fleet Discount received, the No Claim Discount clause of this **Policy** is cancelled.

Subject otherwise to the terms and conditions of this **Policy**.

Endorsement 22: Caravan / Luggage / Boat Trailers

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree to cover Caravan or Luggage or Boat Trailer that is specified in the **Schedule** under the heading '**Endorsement 22**' while it is being used together with **Your Car**.

This endorsement does not cover:

- a. legal liability for death or bodily injury to any passenger in the specified Caravan / Luggage / Boat Trailer unless such person is being carried by reason of or in pursuance of a contract of employment;
- b. loss or damage to the contents of or anything being carried in the specified Caravan / Luggage / Boat Trailer; and
- c. loss or damage to the Boat being carried by the specified Trailer.

The maximum amount that **We** will pay for loss or damage to the specified Caravan / Luggage / Boat Trailer under Section A for this endorsement is the amount mentioned in the **Schedule** under the heading '**Endorsement 22**'.

Endorsement 24(c): Reliability Trials, Competitions etc.

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under this **Policy** shall cover **Your Car** while it is being used for *[state either reliability trials, competition]* to be held at *[state place / location]* on *[state date]* organized by *[state name of organizer]* including officially conducted practice for the event.

Endorsement 25: Strike, Riot and Civil Commotion

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section A of this **Policy** shall cover loss or damage to **Your Car** caused by:

- a. the wilful act of any striker or locked out worker to further a strike or to resist a lock out;
- b. the act of any person taking part together with others in disturbance of the public peace (whether in connection with a strike or lock out or not); and
- c. the action of any lawfully constituted authority in preventing, suppressing or attempting to prevent or suppress any of these acts or in minimising the consequences of them.

This endorsement does not cover:

- a. civil war, war, invasion or acts of foreign enemy hostilities or warlike operations (whether war is declared or not);
- b. revolution, rebellion or civil disturbance amounting to a popular uprising; and
- c. **Act of Terrorism.**

It also does not cover any loss, damage or liability directly or indirectly, proximately or remotely caused by or contributed to or traceable to or arising out of or in connection with the above stated exceptions.

Endorsement 57: Inclusion of Special Perils

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section A of this **Policy** will cover loss or damage to **Your Car** caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature.

Endorsement 72: Legal Liability of Passengers for Negligent Acts

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section B of this **Policy** will include legal liability incurred by any passenger in **Your Car** on condition that the passenger:

- a. is not driving **Your Car**;
- b. is not entitled to indemnity under any other policy of insurance; and
- c. complies with all the terms and conditions of this **Policy** as though he was **You**.

This endorsement does not cover:

- a. death or bodily injury to any person who is employed by **You** or the passenger, and who dies or is injured in the course of such employment;
- b. damage to any property that belongs to or is held in trust or in the custody or control of **You** or the passenger or which is being carried in **Your Car**; and / or
- c. death or bodily injury to the driver or any other passenger travelling in **Your Car** at the same time.

Endorsement 87: Agreed Value Clause

The Agreed Value shown in the **Schedule** is the maximum amount that **We** will pay for **Your Car**, less any **Excess** (if applicable) if **Your Car** is stolen or totally destroyed.

We and **You** have agreed at the commencement of this **Policy** to use this value as the basis of settlement provided **We** are liable to pay for such loss or destruction under the terms and conditions of this **Policy**. The **Market Value** of **Your Car** at the time of the loss will not be taken into account.

Endorsement 89: Cover for Windscreens, Windows and Sunroof

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section A of this **Policy** will cover the cost to replace or repair any glass in the windscreen, window or sunroof of **Your Car** that is accidentally damaged including the cost of lamination / tinting film (if any) provided no other claim is submitted for this **Incident**. The maximum amount that **We** will pay under this endorsement is the amount mentioned in the **Schedule** under the heading '**Endorsement 89**'.

If **Your** claim is for the damaged glass only and no other damage, **We** will not deduct any **Excess**, and **You** will not lose **Your** No Claim Discount entitlement.

If the damaged glass is replaced, the cover provided by this endorsement comes to an end as soon as the glass is replaced. If **You** wish to enjoy continued coverage **You** must buy a new endorsement cover and pay the additional premium to **Us**.

Alternatively, if the damaged glass is repaired this cover will continue but the limit of the amount payable will be reduced by the amount of the repair cost. To restore the cover to the original limit **You** must pay additional premium to **Us**.

We have the final say on whether to repair or to replace the damaged glass.

Endorsement 89(a): Cover for Windscreens, Windows and Sunroof – Enhanced (Non-Tariff)

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section A of this **Policy** will cover the cost to replace or repair any glass in the windscreen, window or sunroof of **Your Car** that is accidentally damaged including the cost of lamination / tinting film (if any) provided no other claim is submitted for this **Incident**. The maximum amount that **We** will pay under this endorsement is the amount mentioned in the **Schedule** under the heading '**Endorsement 89(a)**'.

If **Your** claim is for the damaged glass only and no other damage, **We** will not deduct any **Excess**, and **You** will not lose **Your** No Claim Discount entitlement.

If the damaged glass is either replaced or repaired, this cover will continue but the limit of the amount payable will be reduced by the amount of the replacement or repair cost. To restore the cover to the original limit **You** must pay additional pro-rated premium to **Us**.

If the damaged glass is repaired, and the total repair cost is less than 30% of the available amount to claim, **We** will not reduce the limit of the amount payable for one (1) time only during the **Period of Insurance**.

Endorsement 95: Leasing Agreement

We note that **Your Car** is under a Leasing Agreement with the Leasing company named in the **Schedule** as the Lessors. **You** unconditionally agree that the payment of any claim under Section A by **Us** by way of a cash payment shall be made to the Lessors as long as the Leasing Agreement remains valid at the time of the **Incident**. The receipt from the Lessors will fully discharge **Us** from any further claims or liability in respect of such loss or damage. For all other purposes, **You** are the principal party under this **Policy** and not as an agent or trustee for the Lessors and **You** have not assigned **Your** rights, benefits and claims under this **Policy** to the Lessors. **You** cannot assign **Your** rights, benefits and claims under this **Policy** without **Our** written consent.

Endorsement 97: Separate Cover for Accessories fixed to Your Car

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section A of this **Policy** shall cover the non-standard **Accessories** specified in the **Schedule**. The maximum amount that **We** will pay under this endorsement is the amount mentioned in the said **Schedule** under the heading '**Endorsement 97**'.

If **Your** claim is for the **Accessories** only and no other damages, **We** will not deduct any **Excess** and **You** will not lose **Your** No Claim Discount entitlement.

This cover is terminated on the date **Your** claim is settled under this endorsement. To restore this cover **You** must pay additional premium to **Us** for the renewed cover.

Endorsement 97(a): Gas Conversion Kit and Tank

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section A of this **Policy** shall cover loss or damage to the Gas Conversion Kit and Tank of **Your Car** as a separate item provided it is installed by a qualified installer. The maximum amount that **We** will pay under this endorsement is the amount mentioned in the **Schedule** under the heading '**Endorsement 97(a)**'.

If **Your** claim is for the Gas Conversion Kit and Tank only and no other damage, **We** will not deduct any **Excess** and **You** will not lose **Your** No Claim Discount entitlement.

This cover is terminated on the date **Your** claim is settled under this endorsement. To restore this cover **You** must pay additional premium to **Us** for the renewed cover.

Endorsement 100: Legal Liability to Passengers

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** shall pay towards **You** or **Your Authorised Driver's** liability to any person being carried in or upon or entering or getting into or onto or alighting from **Your Car** except for:

- a. death or bodily injury to any passenger being carried for hire or reward;
- b. death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by **You** or by **Your Authorised Driver**;
- c. damage to property belonging to or in the custody of or control of or held in trust by **You** or **Your Authorised Driver** and / or any member of **Your** or **Your Authorised Driver's Household**;
- d. liability to any person who is a member of **Your** and / or **Your Authorised Driver's Household** who is a passenger in **Your Car** unless he / she is required to be carried in or on **Your Car** by reason of or in pursuance of his / her contract of employment with **You** or **Your Authorised Driver** and / or his / her employer;
- e. liability caused by a passenger travelling in or alighting from **Your Car**;
- f. any claims brought against **You** by any driver of **Your Car**, whether authorised or not;
- g. any claims brought against any person in any country in courts outside Malaysia, the Republic of Singapore or Negara Brunei Darussalam; and / or
- h. all legal costs and expenses which are not incurred in or recoverable in Malaysia, the Republic of Singapore and Negara Brunei Darussalam.

Condition of Cover

If at the time of **Incident** giving rise to a claim under this endorsement, **Your Car** is carrying passengers in excess of the stated maximum number permitted by law, **Our** liability shall be limited to the number of passengers specified for the vehicle as registered at the Road Transport Department.

If the number of passengers carried at the time of the happening of an **Incident** is more than the maximum number permitted in the vehicle by law, **We** will not pay their claim in full. Any payment **We** pay to any claimant under this endorsement will be rateably reduced in the proportion of the legally permitted maximum number of lawful passengers over the actual number of passengers carried, at the time of the **Incident**. The difference between the sum paid by **Us** and the claim to be paid to each passenger claimant shall be borne by **You** or **Your Authorised Driver**. The proportion **We** pay shall be calculated in accordance with the following formula:

$$\frac{\text{Number of passengers permitted by law}}{\text{Actual number of passengers carried at time of Incident}} \times \text{Total Claim Awarded}$$

Endorsement 101: Extension of Cover to the Kingdom of Thailand

Pursuant to the additional premium that **You** paid, the insurance provided under Section A and Section B1a(ii) of this **Policy** shall cover **Your Car** while it is being used in the Kingdom of Thailand from the inception date on [state date] to midnight (Malaysian Standard Time) on [state date]. The limit of liability that **We** provide under Section B1a(ii) will be up to a maximum of RM100,000 only.

This endorsement does not cover legal liability under Section B1a(i) while **Your Car** is being used in the Kingdom of Thailand.

Endorsement 102: Extension of Cover to Kalimantan

In consideration of the additional premium that **You** paid **Us** for this endorsement, the geographical area of this **Policy** is extended to include Kalimantan with effect from a.m. / p.m. on [state date] to midnight (Malaysian Standard Time) on [state date] subject to the limit of liability of RM50,000 under Section B1a(i) and B1a(ii).

Subject otherwise to the terms and conditions of this **Policy**.

Endorsement 105: Limits of Liability for Third Party Property Damage (TPPD)

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree to increase the limit of liability provided under Section B2(ii) of this **Policy** to RM [state new limit] with effect from [state date].

Limits of liability in excess of RM3 million up to RM20 million is allowed subject to additional premium stated as below:

TPPD limits of Liability

From RM3 million up to RM4 million	-	15% of Third Party Premium
Up to RM6 million	-	30% of Third Party Premium
Up to RM10 million	-	45% of Third Party Premium
Up to RM20 million	-	60% of Third Party Premium

Endorsement 109: Extension of Cover for Ferry Transit to and/or from Sabah and the Federal Territory of Labuan

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that the insurance provided under Section A of this **Policy** shall cover loss or damage to **Your Car** when in transit to and / or from Sabah and Federal Territory of Labuan.

You must bear the first 1% of the **Sum Insured** or RM500 (whichever is higher) for each and every claim arising out of one transit for every claim payable under this endorsement. **We** have the right to deduct this amount in addition to the **Excess** mentioned in the **Schedule** of this **Policy**.

Endorsement 111: Current Year "No Claim Discount" Relief (only applicable to Comprehensive Private Car Policy)

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree to compensate **You** the No Claim Discount that **You** may forfeit due to a claim being made under this **Policy**. The amount is equal to **Your** No Claim Discount entitlement shown in the **Schedule** of this **Policy** for the current **Period of Insurance**.

The cover provided under this endorsement is terminated automatically when:

- We** pay a claim under this endorsement;
- the ownership of this **Policy** is transferred to another party; or
- You** withdraw **Your** No Claim Discount entitlement from this **Policy**.

We will not refund any portion of the additional premium that **You** paid to **Us** if the cover under this endorsement is terminated as mentioned above or if **You** cancel this endorsement at any time.

Endorsement 112: Compensation for Assessed Repair Time (CART)

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** will pay compensation for the number of days assessed by **Us** as required to repair **Your Car** under Section A of this **Policy** ('the assessed repair time'). **We** agree that payment will be based on the assessed repair time by the **Adjuster** or the maximum amount provided in the **Schedule** whichever is the lesser.

The maximum rate per day and the maximum number of days that **We** will pay under this endorsement is limited to the amounts mentioned in the **Schedule** under the heading 'Endorsement 112'.

For any claim that **We** agree to pay under this endorsement **We** will not deduct any **Excess** and **You** will not lose **Your** No Claim Discount entitlement.

We will not pay:

- a. if **Your** claim is only for breakage of glass that is payable under **Endorsements 89 or 89(a)**;
- b. for any delay in the time taken to repair **Your Car** (beyond the assessed repair time) due to any reason at all. The final decision on the time required to repair **Your Car** will be decided by **Us** irrespective of whether **Your** claim is lodged directly with **Us** or against a third party;
- c. if **Your** claim is for theft or total loss of **Your Car**; or
- d. if **Your** claim is under a BER process.

We will not refund any portion of the additional premium that **You** paid **Us** if **You** cancel this endorsement at any time.

Endorsement 113: Reference to Motor Vehicle Market Valuation System

This refers to the motor vehicle **Market Valuation System** approved by Persatuan Insurans Am Malaysia (PIAM) to determine the **Sum Insured** of **Your Car** at the time **You** purchased / renewed this **Policy** as well as the **Market Value** at the time of the loss.

When a claim is made, the **Market Value** of **Your Car** would be determined by the ISM Automotive Business Intelligence System (ISM-ABI) and this value would be accepted as the cost of acquiring a replacement car of the same make, model and age of **Your Car** at the time of loss.

If no **Market Value** is available from the ISM-ABI for **Your Car**, the **Market Value** of the **Car** would be determined by an **Adjuster**, agreed to by both **You** and **Us**.

The valuation done by the ISM-ABI or **Adjuster** will be conclusive evidence in respect of the **Market Value** of **Your Car** in any legal proceedings against **Us**.

Subject otherwise to the terms and conditions of this **Policy**.

Endorsement 200: Personal Accident Basic (Non-Tariff)

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** will pay the amount as stated in the **Schedule** if **You/Driver/Passenger(s)** sustain **Bodily Injury** whilst travelling in the **Car** resulting in death within twelve (12) months from the date of accident.

If **Bodily Injury** does not result in death within twelve (12) months from the occurrence of the accident but result in any of the following losses within the said twelve (12) months, whichever occurs first, **We** will pay up to the amount as stated in the **Schedule** for:

- Injuries resulting in being permanently bedridden.
- Any other injuries causing **Permanent Total Disablement**.
- Total and irrecoverable loss of sight in one eye.
- Total loss of use or physical severance of one hand or one foot.

We will not pay more than 100% of the principal sum insured per person as stated in the **Schedule**. **We** will pay the Insured Person or Insured Person's legal representative the amount stated in the **Policy Schedule**.

The maximum sum payable for any one **Period of Insurance** shall not exceed the seating capacity as stated in the **Schedule**. On the happening of an accident giving rise to a claim, this endorsement shall thereafter cease to be in force.

Condition of Cover

If at the time of accident giving rise to a claim under this endorsement, **Your Car** is carrying passengers in excess of the stated maximum number permitted by law, **Our** liability shall be limited to the number of passengers specified for the **Car** as registered at the Road Transport Department.

If the number of passengers carried at the time of the happening of an accident is more than the maximum number permitted in the **Car** by law, **We** will not pay their claim in full. Any payment **We** pay to any claimant under this endorsement will be rateably reduced in the proportion of the legally permitted maximum number of lawful passengers over the actual number of passengers carried, at the time of the accident. The proportion **We** pay shall be calculated in accordance with the following formula:

$$\frac{\text{Number of passengers permitted by law}}{\text{Actual number of passengers carried at time of Incident}} \times \text{Total Claim Awarded}$$

Bodily Injury shall mean **Bodily Injury** sustained in accident directly and independently of all other causes.

Permanent Total Disablement shall mean disablement that result solely, directly and independently of all other causes from **Bodily Injury** and which occurs within three hundred sixty-five (365) consecutive days will in all probability entirely prevent the person from engaging in employment of any and every kind for the remainder of his/her life and from which there is no hope of improvement.

We will not pay if the death, disablement, injury or loss caused directly or indirectly by:

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, self-inflicted injury, suicide (whether felonious or not) or any attempt thereat, provoked assault, deliberate exposure to exceptional danger (except in an attempt to save human life), **You/Driver/Passenger(s)** criminal act, intoxication, drugs or insanity and in the event of any claim hereunder **You** shall prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof **We** shall not be liable to pay any payment in respect of such a claim;
- b) any pre-existing physical defects or infirmity, fits of any kind, disease or sickness of any kind;
- c) childbirth, miscarriage, pregnancy or any complications thereof unless caused solely and directly by the accident to **You/Driver/Passenger(s)** while driving, riding, alighting or boarding **Your Car**;
- d) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear.
For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission;
- e) to any person while the **Car** is used for hire, racing, road rally, pace-making, speed-testing or used for any purpose in connection with motor trade;
- f) while the **Car** is used for illegal business pursuit as an unlicensed common carrier.

Endorsement 202: Towing and Cleaning due to Water Damage (Non-Tariff)

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that in the event **Your Car** sustains water damage due to flooding, flash flood, overflowing of waterways, drains or rivers or mud slides which requires towing and cleaning of **Your Car**, **We** will reimburse the actual expenses for towing and cleaning of **Your Car** up to a maximum limit as specified under the **Schedule** during the **Period of Insurance**. This cover is limited to one claim in each **Period of Insurance**.

This cover does not apply :

- a) to costs replacement of parts, carpets, upholstery, seat covers and the like
- b) overhaul of engine, transmission or other mechanical or electrical parts

You must provide **Us** a copy of the police report on the **Incident** and original receipts for the expenses incurred and photographs of the **Car** before and after the towing and cleaning works.

Endorsement 203: Key Replacement (Non-Tariff)

In consideration of the additional premium that **You** paid **Us** for this endorsement, if **Your** key is stolen and / or lost, **We** will reimburse 80% of the cost of replacing the key up to a maximum amount as per **Schedule** and is limited to one claim in each **Period of Insurance**.

You must provide **Us** a copy of the police report on the **Incident** and original receipts for the expenses incurred.

Endorsement 207: Waiver of Betterment (Non-Tariff)

In consideration of the additional premium that **You** paid **Us** for this endorsement, **We** agree that **You** would not be required to contribute any amount towards **Your Car's** betterment if new original parts are used to repair **Your Car** on condition that the age of **Your Car** must not be less than five (5) years and not more than fifteen (15) years (for the purpose of determining the age of **Your Car**, please refer to Section A(2)(f) of this **Policy**).

This cover will automatically be terminated upon settlement of a claim under this endorsement. If **You** wish to enjoy continuous coverage **You** must obtain a new endorsement cover and pay additional premium to **Us**.

Subject otherwise to the terms and conditions of this **Policy**.

Endorsement 221: E-Hailing Private Hire Car (Non-Tariff) (only applicable to Comprehensive Private Car Policy)

In consideration of the additional premium that **You** paid **Us** for this endorsement, the **Policy** shall provide coverage on the following five (5) "Additional Extended Covers" during the time the **Car** is **On Call** while providing an **E-Hailing Service**, subject to the definitions, terms, conditions and exclusions as stated in this endorsement:

- i. Loss or Damage to **Your Own Car** (as expressed under Section A of the **Policy**)
- ii. Liability to Third Parties (as expressed under Section B of the **Policy**)
- iii. Legal Liability to Fare-Paying Passengers
- iv. Legal Liability of Fare-Paying Passengers for Negligent Acts
- v. Personal Accident Cover for Authorised E-Hailing Driver

Additional Extended Covers

- i. **Loss or Damage to Your Own Car**
Coverage for Loss or Damage to Own **Car** will follow the terms and conditions provided under Section A with the exception that cover now applies when the **Car** is **On Call**.
- ii. **Liability to Third Parties**
Coverage for Liability to Third Parties will follow the terms and conditions provided under Section B with the exception that cover now applies when the **Car** is **On Call**.
- iii. **Legal Liability to Fare-Paying Passengers**
We shall indemnify towards **You** or **Your Authorised E-Hailing Driver's** liability to any **Fare-Paying Passengers** being carried in or upon or entering or getting into or onto or alighting from the **Car** during **On Call** except for:
 - a) death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by **You** or by **Your Authorised Driver**;

- b) damage to property belonging to or in the custody of or control of or held in trust by **You** or **Your Authorised E-Hailing Driver** and/or any member of **You** or **Your Authorised E-Hailing Driver's Household** unless these are being carried for hire or reward during the **E-Hailing Service**;
- c) any claims brought against any person in any country in courts outside Malaysia, the Republic of Singapore or Negara Brunei Darussalam;
- d) all legal costs and expenses which are not incurred in or recoverable in Malaysia, the Republic of Singapore and Negara Brunei Darussalam;
- e) all liability arising from any assault, battery, robbery, medical assistance rendered in an emergency and /or any delay caused by or contributed to by **You** or **Your Authorised E-Hailing Driver**;
- f) all liability caused by or contributed to by the **E-Hailing Service** provider and/or failure of the **E-Hailing App**;
- g) consequential loss of any kind arising from any of the above; and
- h) any claims brought against **You** by any driver of **Your Car**, whether authorised or not.

iv. **Legal Liability of Fare-Paying Passengers for Negligent Acts**

We agree that the insurance provided under Section B will include legal liability incurred by any passenger during his ride as a **Fare-Paying Passenger** in **Your Car** on condition that the passenger:

- a) is not driving **Your Car**;
- b) is not entitled to indemnity under any other policy of insurance; and
- c) complies with all the terms and conditions of this **Policy** as though he were **You**.

We will not cover:

- a) death or **Bodily Injury** to any person who is employed by **You** or the passenger, and who dies or is injured in the course of such employment;
- b) damage to any property that belongs to or is held in trust or in the custody or control of **You** or the passenger or which is being carried in **Your Car**; and / or
- c) death or bodily injury to the driver or any other passenger travelling in **Your Car** at the same time.

v. **Personal Accident Cover for Authorised E-Hailing Driver**

We will pay the amount as stated below if the **Authorised E-Hailing Driver** sustains **Bodily Injury** whilst **On Call** resulting in any of the following events within twelve (12) months from the date of accident, whichever occurs first:

Events	Amount (RM)
1. Death	50,000
2. Permanent Disablement <ul style="list-style-type: none"> - Injuries resulting in being permanently bedridden. - Any other injuries causing Permanent Total Disablement - Total and irrecoverable loss of sight in one eye. - Total loss of use or physical severance of one hand or one foot. 	50,000
3. Weekly Benefit	RM 50 per week up to a maximum of 26 consecutive weeks

Provided always that:

- a) If **You** suffer **Bodily Injury** that results in more than one (1) of the events listed above, **We** will only pay for one (1) event. **Our** total liability shall not exceed RM50,000 during any one (1) **Period of Insurance**.
- b) Weekly Benefit is payable if the **Authorised E-Hailing Driver** suffers total disablement that prevents him or her from attending any portion of his or her ordinary occupation, profession or business for a continuous and uninterrupted of time.
- c) No compensation shall be payable if the **Bodily Injury** is directly or indirectly caused by self-inflicted injury, suicide (whether felonious or not) or any attempt thereat, provoked assault, deliberate exposure to exceptional danger (except in an attempt to save human life), insanity, any pre-existing physical defects or infirmity, fits of any kind, disease or sickness of any kind and pregnancy.
- d) No compensation shall be payable if the **Authorised E-Hailing Driver** is not authorised by **You**.

Conditions of Cover

- 1. Any restriction to cover with regards to **Private Hire** as mentioned in this **Policy** is therefore cancelled when this endorsement is in force.
- 2. No refund shall be allowed for the cancellation of this endorsement.
- 3. Effective date and expiry date of this endorsement are as specified in the **Schedule**.

Definitions

- 1. **Authorised E-hailing Driver** shall refer to any driver who is registered and licensed with **APAD** and / or **CVLB** and is authorised by an **E-Hailing Service** provider for the purpose of performing **E-Hailing Services** using this **Car** and with **Your** permission to do so.
- 2. **Bodily Injury** shall refer to bodily injury sustained in accident directly and independently of all other causes.
- 3. **CVLB** shall refer to the licensing authority in East Malaysia for public service vehicles, i.e. Commercial Vehicle Licensing Board.
- 4. **E-Hailing App** shall refer to the electronic mobile application provided by an intermediation business.
- 5. **E-Hailing Services** shall refer to the legitimate business as licensed by **APAD** and / or **CVLB** of carrying passengers in a private car for a fee organised through an **E-Hailing App**. The description of **E-Hailing Services** and **Private Hire** are synonymous and applies in context.
- 6. **Fare-Paying Passenger(s)** shall refer to passenger(s) who pay a fare to be transported in the **Car** pursuant to an **E-hailing Service** call together with every person who accompanies them in the same ride.
- 7. **On Call** shall refer to the period between the point the **Authorised E-hailing Driver** logs on to the **E-Hailing App**, until:
 - i. the last **Fare-Paying Passenger** of the last trip has fully disembarked or alighted from the e-hailing **Car**, or
 - ii. when the last trip on the **E-Hailing App** has ended or has been cancelled through the **E-Hailing App**, or

- iii. when the **E-Hailing Driver** logs off the **E-Hailing App** i.e. the **Authorised E-hailing Driver** is no longer available for **Private Hire** or to accept any trips for e-hailing; whichever occurs later.
- 8. **Permanent Total Disablement** shall refer to disablement that result solely, directly and independently of all other causes from **Bodily Injury** and which occurs within three hundred sixty-five (365) consecutive days will in all probability entirely prevent the **Authorised E-Hailing Driver** from engaging in employment of any and every kind for the remainder of his/her life and from which there is no hope of improvement.
- 9. **Private Hire** shall refer to the license granted by **APAD** and / or **CVLB** which permits a private car to be used for the business of carriage of passengers for a fee under an **E-Hailing Service**.
- 10. **APAD** shall refer to the licensing authority for public service vehicles, i.e. Land Public Transport Agency (also known as Agensi Pengangkutan Awam Darat).

Subject otherwise to the terms and conditions of this **Policy**.

Endorsement 221A: E-Hailing Private Hire Car- Daily (Non-Tariff) (only applicable to Comprehensive Private Car Policy)

In consideration of the additional premium that **You** paid **Us** for this endorsement, the **Policy** shall provide coverage on the following five (5) "Additional Extended Covers" during the time the **Car** is **On Call** while providing an **E-Hailing Service**, subject to the definitions, terms, conditions and exclusions as stated in this endorsement:

- i. Loss or Damage to **Your Own Car** (as expressed under Section A of the **Policy**)
- ii. Liability to Third Parties (as expressed under Section B of the **Policy**)
- iii. Legal Liability to Fare-Paying Passengers
- iv. Legal Liability of Fare-Paying Passengers for Negligent Acts
- v. Personal Accident Cover for Authorised **E-Hailing Driver**

Additional Extended Covers

- i. **Loss or Damage to Your Own Car**
Coverage for Loss or Damage to Own Car will follow the terms and conditions provided under Section A with the exception that cover now applies when the **Car** is **On Call**.
- ii. **Liability to Third Parties**
Coverage for Liability to Third Parties will follow the terms and conditions provided under Section B with the exception that cover now applies when the **Car** is **On Call**.
- iii. **Legal Liability to Fare-Paying Passengers**
We shall indemnify towards **You** or **Your Authorised E-Hailing Driver's** liability to any **Fare-Paying Passengers** being carried in or upon or entering or getting into or onto or alighting from the **Car** during **On Call** except for:
 - a) death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by **You** or by **Your Authorised Driver**;
 - b) damage to property belonging to or in the custody of or control of or held in trust by **You** or **Your Authorised E-Hailing Driver** and / or any member of **Your** or **Your Authorised E-Hailing Driver's Household** unless these are being carried for hire or reward during the **E-Hailing Service**;
 - c) any claims brought against any person in any country in courts outside Malaysia, the Republic of Singapore or Negara Brunei Darussalam;
 - d) all legal costs and expenses which are not incurred in or recoverable in Malaysia, the Republic of Singapore and Negara Brunei Darussalam;
 - e) all liability arising from any assault, battery, robbery, medical assistance rendered in an emergency and / or any delay caused by or contributed to by **You** or **Your Authorised E-Hailing Driver**;
 - f) all liability caused by or contributed to by the **E-Hailing Service** provider and / or failure of the **E-Hailing App**;
 - g) consequential loss of any kind arising from any of the above; and
 - h) any claims brought against **You** by any driver of **Your Car**, whether authorised or not.
- iv. **Legal Liability of Fare-Paying Passengers for Negligent Acts**
We agree that the insurance provided under Section B will include legal liability incurred by any passenger during his ride as a **Fare-Paying Passenger** in **Your Car** on condition that the passenger:
 - a) is not driving **Your Car**;
 - b) is not entitled to indemnity under any other policy of insurance; and
 - c) complies with all the terms and conditions of this **Policy** as though he were **You**.

We will not cover:

 - a) death or **Bodily Injury** to any person who is employed by **You** or the passenger, and who dies or is injured in the course of such employment;
 - b) damage to any property that belongs to or is held in trust or in the custody or control of **You** or the passenger or which is being carried in **Your Car**; and / or
 - c) death or bodily injury to the driver or any other passenger travelling in **Your Car** at the same time.
- v. **Personal Accident Cover for Authorised E-Hailing Driver**
We will pay the amount as stated below if the **Authorised E-Hailing Driver** sustains **Bodily Injury** whilst **On Call** resulting in any of the following events within twelve (12) months from the date of accident, whichever occurs first:

Events	Amount (RM)
1. Death	50,000
2. Permanent Disablement <ul style="list-style-type: none"> - Injuries resulting in being permanently bedridden. - Any other injuries causing Permanent Total Disablement - Total and irrecoverable loss of sight in one eye. - Total loss of use or physical severance of one hand or one foot. 	50,000
3. Weekly Benefit	RM 50 per week up to a maximum of 26 consecutive weeks

Provided always that:

- a) If **You** suffer **Bodily Injury** that results in more than one (1) of the events listed above, **We** will only pay for one (1) event. **Our** total liability shall not exceed RM50,000 during any one (1) **Period of Insurance**.
- b) Weekly Benefit is payable if the **Authorised E-Hailing Driver** suffers total disablement that prevents him or her from attending any portion of his or her ordinary occupation, profession or business for a continuous and uninterrupted of time.
- c) No compensation shall be payable if the **Bodily Injury** is directly or indirectly caused by self-inflicted injury, suicide (whether felonious or not) or any attempt thereof, provoked assault, deliberate exposure to exceptional danger (except in an attempt to save human life), insanity, any pre-existing physical defects or infirmity, fits of any kind, disease or sickness of any kind and pregnancy.
- d) No compensation shall be payable if the **Authorised E-Hailing Driver** is not authorised by **You**.

Conditions of Cover

1. Any restriction to cover with regards to **Private Hire** as mentioned in this **Policy** is therefore cancelled when this endorsement is in force.
2. No refund shall be allowed for the cancellation of this endorsement.
3. Effective date and expiry date of this endorsement are as specified in the **Schedule**.

Definitions

1. **Authorised E-Hailing Driver** shall refer to any driver who is registered and licensed with **APAD** and / or **CVLB** and is authorised by an **E-Hailing Service** provider for the purpose of performing **E-Hailing Services** using this **Car** and with **Your** permission to do so.
2. **Bodily Injury** shall refer to bodily injury sustained in accident directly and independently of all other causes.
3. **CVLB** shall refer to the licensing authority in East Malaysia for public service vehicles, i.e. Commercial Vehicle Licensing Board.
4. **E-Hailing App** shall refer to the electronic mobile application provided by an intermediation business.
5. **E-Hailing Services** shall refer to the legitimate business as licensed by **APAD** and/or **CVLB** of carrying passengers in a private car for a fee organised through an **E-Hailing App**. The description of e-hailing services and **Private Hire** are synonymous and applies in context.
6. **Fare-Paying Passenger(s)** shall refer to passenger(s) who pay a fare to be transported in the **Car** pursuant to an **E-hailing Service** call together with every person who accompanies them in the same ride.
7. **On Call** shall refer to the period between the point the **Authorised E-Hailing Driver** logs on to the **E-Hailing App**, until:
 - i. the last **Fare-Paying Passenger** of the last trip has fully disembarked or alighted from the e-hailing **Car**, or
 - ii. when the last trip on the **E-Hailing App** has ended or has been cancelled through the **E-Hailing App**, or
 - iii. when the **E-Hailing Driver** logs off the **E-Hailing App** i.e. the **Authorised E-Hailing Driver** is no longer available for **Private Hire** or to accept any trips for e-hailing; whichever occurs later.
8. **Permanent Total Disablement** shall refer to disablement that result solely, directly and independently of all other causes from **Bodily Injury** and which occurs within three hundred sixty-five (365) consecutive days will in all probability entirely prevent the **Authorised E-Hailing Driver** from engaging in employment of any and every kind for the remainder of his/her life and from which there is no hope of improvement.
9. **Private Hire** shall refer to the license granted by **APAD** and / or **CVLB** which permits a private car to be used for the business of carriage of passengers for a fee under an **E-Hailing Service**.
10. **APAD** shall refer to the licensing authority for public service vehicles, i.e. Land Public Transport Agency (also known as Agensi Pengangkutan Awam Darat).

Subject otherwise to the terms and conditions of this **Policy**.

Endorsement 263: Free Windscreen, Windows Repair (Non-Tariff)

We agree that the insurance provided under this **Policy** will cover the cost to repair any glass in the windscreen, window of **Your Car** that is accidentally cracked and / or chipped provided the damaged glass is repairable and subject to no other claim is submitted for this **Incident**. The maximum amount that **We** will pay under this **Endorsement** (before deduction of **Excess**) is the amount mentioned in the **Schedule** under the heading '**Endorsement 263**'. **We** will deduct an **Excess** of RM50 from the claim amount that **We** will agree to pay **You** under this **Endorsement**. This claim does not affect **Your** No Claim Discount entitlement.

This benefit is limited to one (1) claim per **Period of Insurance**. **You** must provide **Us** the original receipt for the expenses incurred and photographs of the damaged glass before the repair. This **Endorsement** does not cover the replacement of the damaged glass and cost of lamination/tinting film.

Subject otherwise to the terms and conditions of this **Policy**.

LOGGING COMPLAINT & GRIEVANCE

If **You** have any complaint of unfair market practices by the company, **You** may call or write to:

Zurich General Insurance Malaysia Berhad

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia.

Call Centre: 1-300-888-622 Tel: 03 – 2109 6000 Fax: 03 – 2109 6888 E-mail: callcentre@zurich.com.my

Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau)

Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

Tel: 603-2272 2811 Fax: 603-2272 1577 E-mail: enquiry@ofs.org.my Website: www.ofs.org.my

BNMLINK (Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat)

4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.

Tel: 1-300-88-5465 (LINK) E-mail: bnmlink@bnm.gov.my Website: bnmlink.bnm.gov.my

IMPORTANT

You shall read this **Policy** carefully, and if any error or mis-description be found herein, or if the cover be not in accordance with **Your** wishes, advice should at once be given to **Us** and the **Policy** returned for attention.

The benefit(s) payable under this product is (are) protected by PIDM up to limits. For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on **Our** website www.zurich.com.my or on PIDM's website www.pidm.gov.my.

Zurich General Insurance Malaysia Berhad

Registration No. 201701035345 (1249516-V)

Level 23A, Mercu 3, No.3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia.

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

www.zurich.com.my

