

Z-DRIVE ASSIST

Motor Personal Accident

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet and terms and conditions in the policy wording before you decide to purchase Z-Drive Assist.

1. What is this product about?

This product provides compensation in the event of injuries, disability or death of any person who is getting into, travelling in or getting out of Your Car that is caused solely by violent, accidental, external and visible events.

It also has additional benefits such as Roadside Assistance Program that provides car breakdown assistance, and Courtesy Car whilst Your Car is being repaired. Further, there are benefits that You can add on such as Snatch Theft Protect, ATM Robbery, Dengue Care, Courtesy Car (selection with more days) and Inconvenience Allowance due to Flood.

2. What are the covers / benefits provided?

Basic Coverage

Benefit	Benefits Description	Basic Plan	Superior Plan
A	Accidental Death	RM50,000 per person	RM75,000 per person
B	Accidental Permanent Disablement	RM50,000 per person	RM75,000 per person
C	Accidental Medical Expenses	RM3,000 per person	RM5,000 per person
D	Daily Hospital Income	RM50 per day, up to maximum of 30 days	RM50 per day, up to maximum of 30 days
E	Towing & Roadside Assistance Benefit	Unlimited	
F	Courtesy Car	Not Applicable	(i) 3 days (ii) Upgrade to: 5 days or 10 days (with additional premium)
G	Inconvenience Allowance due to Flood (covered events):		
	Cost of Cleaning – Cost of Cleaning of the interior parts of Car (excluding engine)	RM1,000	RM1,000
	Accidental Medical Expenses – Medically Necessary expenses within twelve (12) consecutive months from the date of the flood	RM1,000	RM1,000
	Compassionate Allowance – Accidental death	RM1,000	RM1,000

Extra Coverage (Optional)

Benefit	Benefits Description	Insured Events	Basic Plan	Superior Plan	
H	Snatch Theft Protect	Personal Effects and Identification Document	Loss of Personal Effect and penalty cost incurred for replacement of Identification Document	RM1,000	RM1,000
		Accidental Medical Expenses	Medically Necessary expenses within twelve (12) consecutive months from the date of the Snatch Theft	RM1,000	RM1,000
		Compassionate Allowance	Accidental Death	RM1,000	RM1,000
I	ATM Robbery	Loss of Cash	Loss of Cash withdrawn from ATM	RM1,000	RM1,000
		Accidental Medical Expenses	Medically Necessary expenses within twelve (12) consecutive months from the date of the ATM Robbery	RM1,000	RM1,000
		Compassionate Allowance	Accidental Death	RM1,000	RM1,000
J	Dengue Care	Medical Expenses due to dengue	We will reimburse medical expenses up to the maximum amount if you are diagnosed with dengue fever by a Medical Practitioner and bear the medical treatment expenses	RM1,000	RM1,000

Notes:

- Please refer to the policy wording for full benefits, terms and conditions under this product.
- Duration of cover is for one (1) year. You need to renew Your insurance cover annually.
- Coverages as follows:
 - Benefits A, B and C are provided for the Policyholder, driver and all passengers who are getting into, travelling in or getting out of the Car.
 - Benefits D, E, F and G are provided to the Policyholder only.

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.

**3. Under the Superior Plan, this product also offers the following features for additional premium:
Additional Features**

Features Description	Basic Plan	Superior Plan
Can cover any private car under this policy, regardless of whether the said vehicle is insured with us.	Not Allowed	Allowed
Can cover up to five (5) private cars in the same policy, provided that vehicle owner is the same.	Not Allowed	Allowed

Notes: The car must have vehicle registration number upon purchase.

4. How much premium do I have to pay?

The total premium that You have to pay depends on the plan, vehicle seating capacity and extra coverage selection as follow:

Basic Coverage

Coverage Description	Basic Plan	Superior Plan
Base Premium (5 seating capacity)	RM83	RM104
Additional Seating Capacity	RM12	RM18
Additional Vehicle	Not Applicable	RM64

Extra Coverage (Optional)

Optional Benefits	Basic Plan	Superior Plan
Snatch Theft Protect	RM33	RM33
ATM Robbery		
Dengue Care		
Courtesy Car (5 days)	Not Applicable	RM18 (per vehicle)
Courtesy Car (10 days)	Not Applicable	RM75 (per vehicle)

Example: Premium calculation (Basic Plan)

Base premium	:	RM	83.00
Additional Seating	:	RM	12.00
Extra Coverage (Optional)	:	RM	33.00
Gross premium	:	RM	<u>128.00</u>
Tax 8%	:	RM	10.24
Stamp Duty	:	RM	<u>10.00</u>
Total Premium	:	RM	<u><u>148.24</u></u>

The estimated total premium that you have to pay is: **RM148.24**

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

Type	Amount
Commission paid to the insurance intermediary (if any)	10% of the gross premium <i>Example: Gross Premium: RM128.00 x 10% commission = RM12.80</i>
Tax	8% of the gross premium
Stamp Duty	RM10.00

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

- **Importance of Disclosure** - You must disclose all material facts such as Your personal pursuits including Your occupation which would affect the risk profile and number of personal accident policies that You have purchased from other insurance companies.
- **Importance of Receipt Keeping** - It is important that you receive a copy of receipt from us and please keep our receipt as proof of premium.
- **Consumer Insurance Contract** - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance wholly for purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of Your contract of insurance. The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us. In addition to answering the questions in the Proposal Form (or when You apply for this insurance), You are required to disclose any other matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.

- **Non-Consumer Insurance Contract** - Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance for a purpose related to Your trade, business or profession, You have a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance. The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us. You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.
- **Cash Before Cover** - The premium due must be paid and received by Us before cover commences. This insurance cover is automatically null and void if this condition is not complied with.
- **Cancellation** - We may give fourteen (14) days written notice of Our intention to terminate this Policy with a valid reason by registered letter to Your last known address, in which case a proportion of the premium corresponding to the unexpired Period of Insurance will be returned. Similarly, You may, at any time cancel this Policy by providing Us fourteen (14) days written notice in which We will retain the customary pro-rate of premium for the time the Policy has been in force.
- **Claim Procedure** - You must give written notice to Us within fourteen (14) days after the occurrence of the event.
- **Territorial Limit** - Malaysia, Singapore and Brunei.
- For other common terms and conditions, you may refer to www.zurich.com.my/en/services/corporate/key-terms-and-conditions.

Note: This list is non-exhaustive. Please refer to the Policy wording for full list of terms and conditions under this product.

7. What are the major exclusions under this Policy?

This Policy does not cover death or injury caused by the following events:

- War, Civil war
- Pre-existing physical defects or infirmity
- Suicide, Insanity
- Provoked Assault
- Racing
- Radiation, Nuclear

Note: This list is non-exhaustive. Please refer to the Policy Wording for full list of exclusion under this product.

8. Can I cancel my Policy?

You may cancel Your Policy by giving a written notice to Us provided that You have not made a claim on the Policy. Upon cancellation, You are entitled to certain amount of refund of the premium based on the unexpired Period of Insurance.

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

You can update Your contact details in the Zurich Customer Portal at myzurichlife.com.my or inform us of any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

10. Where can I get further information?

Should You require additional information about this product, please contact us or our agents. You can contact us at:

Customer Care

Zurich General Insurance Malaysia Berhad
 Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur.
 Call Centre: 1-300-888-622 Tel: 03-2109 6000 E-mail: callcentre@zurich.com.my

11. Other types of similar cover available?

Please refer to our website at www.zurich.com.my.

IMPORTANT NOTE

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT INSURANCE POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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

All premium and fees shown in this document may be subject to tax or other government levies.

The information provided in this disclosure sheet is valid as at 01 March 2024 until next revision is issued.

Note: In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.

Zurich General Insurance Malaysia Berhad

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