

**GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD**  
**198301007025 (102249-P)**

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur  
Tel (603) 4259 8888 Fax (603) 4813 0055  
Customer Service Careline : 1300-1300 88  
Website : [www.greateasterngeneral.com](http://www.greateasterngeneral.com)



**MOTOR INSURANCE – PRIVATE CAR (COMPREHENSIVE)**

**1 January 2022**

**PRODUCT DISCLOSURE SHEET**

**Note:** Read this Product Disclosure Sheet before you purchase this insurance. Be sure to also read the general terms and conditions as stated in the policy.

**1. What is this product about?**

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

**2. What are the covers / benefits provided?**

This policy covers:

- Third party bodily injury and death;
- Third party property loss or damage; and
- Loss or damage to your own vehicle due to accidental fire, theft or accident.

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

<b><u>Optional Benefits</u></b>	<b><u>Additional Premium</u></b>
Cover for Windscreens, Windows and Sunroof	<b>Windscreen Damage</b> 15% on Windscreen Value, minimum premium RM30.00
• Legal Liability to Passengers	<b>Legal Liability to Passengers</b> 25% of Third Party Premium plus RM10.00 per additional seat if seating capacity exceeds 5
• Legal Liability of Passengers for Negligent Acts	<b>Legal Liability of Passengers</b> -RM7.50 per vehicle
• Gas Conversion Kit and Tank	<b>Gas Conversion Kit and Tank</b> 4.5% on value of Gas Conversion Kit and Tank
• Loss or damage to Vehicle Accessories	<b>Loss or damage to Vehicle Accessories</b> 15% on value of Vehicle Accessories
• No Claim Discount(NCD) Relief Extension	<b>No Claim Discount(NCD) Relief Extension</b> 15% on NCD amount, minimum premium RM50.00

- Compensation for Assessed Repair Time

#### Compensation for Assessed Repair Time

Aggregate days of claim at any one policy	Amount per Day RM		
7, 14 or 21 days	50.00	100.00	200.00
Additional Premium: 10% of the aggregate sum insured			

#### Example

If Insured chooses 14 days cover for RM100.00 per day.  
 $14 \text{ days} \times \text{RM}100 \text{ per day} = \text{RM}1,400.00$

Additional Premium:  $10\% \times \text{RM}1,400.00 = \underline{\text{RM}140.00}$

- Strike, Riots and Civil Commotion cover

#### Strike, Riots and Civil Commotion cover

0.30% on Vehicle Sum Insured

- Extension of Cover to The Kingdom of Thailand (Excluding Third Party Bodily Injury Liability)

**Please refer to the quotation**

- Inconvenience Courtesy Car Allowance (Non-tariff)

Plan	Cash Limit 1	Cash Limit 2
A	RM75 X 7 days	RM150 X 7 days
B	RM75 X 10 days	RM150 X 10 days
C	RM75 X 14 days	RM150 X 14 days
D	RM75 X 21 days	RM150 X 21 days

**Please refer to the quotation**

- Hospital Cash Benefit (Non-tariff)

Benefit payable to the insured	Standard	Executive	Premier
Daily Cash Benefit for each day of confinement in a Hospital up to 60 days	RM100 per day	RM200 per day	RM300 per day
Daily Cash Benefit for each day of confinement in an Intensive Care Unit up to 60 days	RM200 per day	RM400 per day	RM600 per day

**Please refer to the quotation**

- GREAT E-Hailing Extension (Non-tariff)

**Please refer to the quotation**

- Inclusion of Special Perils (Non-tariff)

**Please refer to the quotation**

- Franchise Workshop Betterment Extension

**Please refer to the quotation**

(Non-tariff)	
• Waiver of Compulsory Excess (Non-Tariff)	<b>Please refer to the Quotation</b>
• Easi-Drive 2 (Non-Tariff)	<b>Please refer to the Quotation</b>

**Note:**

- I. Duration of cover is for one year. You need to renew the insurance cover annually.
- II. The premium under this Policy will be subject to Cash before Cover clause
- III. Please refer to the policy contract for the full terms and conditions of the benefits.
- IV. You may check with your agent or contact us directly for other optional benefits currently available.
- V. It is an offence under the laws of the Republic of Singapore to enter the country without extending Passengers Liability/Legal Liability to Passengers cover to your motor insurance.**

**3. GREAT E-Hailing Extension (Non-tariff) (Optional – This Section Only Applicable if you extend to cover in your Policy)**

**Note:** Read this Product Disclosure Sheet before you purchase this insurance. Be sure to also read the terms and conditions as stated in the Private Car policy ("Policy").

**i) What is this product about?**

GREAT E-Hailing is an optional extension benefit to the Policy that provides protection for e-hailing vehicle, e-hailing driver and e-hailing passengers.

**ii) What are the covers / benefits provided?**

This extension covers:

- Loss or Damage to Your Own Car (as expressed under Section A of the Policy)
- Liability to Third Parties (as expressed under Section B of the Policy)
- Legal Liability to Fare Paying Passengers
- Personal Accident cover of RM30,000 due to accidental injury or death of the Authorised e-hailing Driver in the course of driving the Car
- Legal Liability of Fare Paying Passengers for Negligent Acts
- Extend every additional benefit taken under the main policy i.e. windscreen, flood, etc. to cover E-Hailing activities.

**Note:**

- The premium under this extension will be subject to Cash before Cover clause.
- Duration of cover for this extension is for one year, which shall be renewed annually.
- Please refer to the policy contract for the full terms and conditions of the benefits.

**iii) What are some of the key terms and conditions that I should be aware of?**

Any claims made on the benefits stipulated under this endorsement shall impact the NCD of this Policy accordingly.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full terms and conditions.

**iv) What are the major exclusions under this extension?**

This extension does not cover certain losses, such as:

- Your death or bodily injury due to a motor accident, except that which arise during the use of the car in e-hailing services as mentioned in the Policy;
- Your liability against claims from passengers in your vehicle, except that such claims arise during the use of the car in e-hailing services as mentioned in the Policy;
- Loss or damage to you vehicle arising from an act of nature i.e. flood, storm or landslide; unless otherwise mentioned in the Policy;
- Damage to vehicle whilst under the influence of alcohol or drug substance;

- Loss, damage or liability caused by your vehicle being used for an unlawful purpose by you or by some other person with your consent ; or
- Any loss or damage, including theft, caused by or attributed to the act of cheating or criminal breach of trust by any person within the meaning of the definition of the offence of cheating/criminal breach of trust set out in the Penal Code.

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

**v) Can I cancel GREAT E-Hailing extension?**

You may cancel your GREAT E-hailing extension by giving written notice to us. However, no refund shall be allowed for the cancellation of this endorsement. Upon cancellation, your E-Hailing extension will immediately ceased however, your Private Car Insurance cover will continue until the expiry date of the Policy

**vi) Other types of e-hailing extension cover available**

Currently, we do not have any similar extension for e-hailing.

**4. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured, NCD entitlement, additional benefits required and the underwriting requirements of the insurance company such as age of vehicle and claims experience.

- Standard cover: RM (as per Quotation) premium for \*sum insured of RM (as per Quotation)
- NCD entitlement: (as per Quotation) % as per your NCD confirmation from Insurance Services Malaysia (ISM) system.
- Additional cover: please refer to item no. 2

The estimated total premium (inclusive of commission, Government Tax and Stamp Duty) that you have to pay is: RM (as per Quotation) ,

\*Note: This sum insured is based on the current market value of the Vehicle based on reference to ISM Automotive Business Intelligence(ABI) Motor Vehicle Market Valuation database or valuation from our Panel Loss Adjusters.

You may pay the premium directly to Us, either by cash, interbank transfer(IBG), Auto Teller Machine(ATM), credit card or cheques (cheques should be made payable only in the name of Great Eastern General Insurance (Malaysia) Berhad).

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

Type	Amount
Commissions paid to the Insurance Agent	10% of the Gross Premiums as reflected in the Quotation or the amount stated in the policy schedule
Stamp Duty	RM10.00
Government Tax	6% of the Gross Premium

*Note:*

- Please be informed that the Government Tax has been implemented effective from 1 September 2018.*
- Your obligation to pay Government Tax at the prevailing rate shall form part of the terms and conditions in your motor policy.*

**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 previous accidents and modification to engines.
- The premium is quoted based on the assumptions that the number years of driving experience is more than 3 years and you have zero or no more than one motor insurance claim in past 3 years. Please inform us on best effort basis should there be any deviation from the above. By proceeding to payment, you are deemed to have agreed to this statement.

- It is important that the sum insured amount you select for your motor policy is adequate based on our ISM ABI Motor Vehicle Market Valuation database or valuation from our Panel Loss Adjusters.
  - In the event of claim, your claim will be assessed based on the same Motor Vehicle Market Valuation database or by our Panel Loss Adjuster. This will not apply if your vehicle is insured based on agreed value.
  - Your motor policy is subject to Average Clause where if your vehicle is under-insured, in the event of claim the amount will be reduced in proportion to the under-insured amount.
  - If you over-insure your vehicle and, in the event of theft or total loss claim, the claim amount will be subject to the market value at time of loss.
  - The excess that is the amount of loss you have to bear if your vehicle is driven by a person not named in your motor policy: Compulsory excess of RM400.00 and any other excess amount named in the policy schedule. This compulsory excess will not apply if you extend to cover "Waiver of Compulsory Excess" in your Policy.
  - Betterment will apply when in the course of repairing an accident-damaged vehicle (age of vehicle five years and above), and old part is replaced with a new franchise part. You will have to bear the difference in cost (depending on the age of your vehicle) as your repaired vehicle is in a better condition than it was before the accident.
- **Importance of Disclosure – (for Individual purchase unrelated to trade, business or profession)**
    - 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.
  - **Importance of Disclosure – (for purchase related to trade, business or profession)**
    - 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.

*Note:*

*This list is non-exhaustive. Please refer to the "Explanatory Notes" section of the policy contract, and read the full terms and conditions of the policy contract.*

## **7. What are the major exclusions under this policy?**

This policy does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle unless you extend to cover Legal Liability to Passenger in your Policy.
- Loss or damage to your vehicle arising from an act of nature, i.e. flood, storm or landslide unless you extend to cover Special Perils in your Policy.;
- Damage to vehicle whilst under the influence of drink or drug;
- Loss or damage to your vehicle or liability caused by your vehicle being used for an unlawful purpose by you or by some other person with your consent; or

- Any loss or damage, including theft, caused by or attributed to the act of cheating or criminal breach of trust by any person within the meaning of the definition of the offence of cheating or criminal breach of trust set out in the Penal Code.

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

#### **8. Can I cancel my policy?**

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on short-period rates provided you have not made a claim, where any minimum premium paid under the policy is not refundable.

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

It is important that you inform us, in writing or by visiting any of our branches, of any change 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 motor insurance, please refer to the *insuranceinfo* booklet on 'Motor Insurance', available at all our branches, or you can obtain a copy from our insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD 198301007025 (102249-P)**

Level 18, Menara Great Eastern

303, Jalan Ampang, 50450 Kuala Lumpur

Tel : +603 4259 8888

Fax: +603 4813 0055

Customer Service Careline: +60 1300 1300 88

Website : [greateasterngeneral.com](http://greateasterngeneral.com)

Email : [gicare-my@greateasterngeneral.com](mailto:gicare-my@greateasterngeneral.com)

#### **11. Other types of motor insurance cover available**

- Third Party, Fire and Theft cover
- Third Party

#### **IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH THE APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Great Eastern General Insurance (Malaysia) Berhad 198301007025 (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this disclosure sheet is valid as at **1 January 2022**.

**GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD**  
**198301007025 (102249-P)**

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur  
Tel: (603) 4259 8888 Fax: (603) 4813 0055  
Customer Service Careline: 1300-1300 88  
Website : [www.greateasterngeneral.com](http://www.greateasterngeneral.com)



**MOTOR INSURANCE – PRIVATE CAR - THIRD PARTY, FIRE AND THEFT (TPFT) 1 January 2022**

**PRODUCT DISCLOSURE SHEET**

**Note:** Read this Product Disclosure Sheet before you purchase this insurance. Be sure to also read the general terms and conditions as stated in the policy.

**1. What is this product about?**

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property, and damage to your vehicle due to fire or theft of your vehicle.

**2. What are the covers / benefits provided?**

This policy covers:

- Third party bodily injury and death;
- Third party property loss or damage; and
- Loss or damage to your own vehicle due to fire or theft.

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

Optional Benefits	Additional Premium															
<ul style="list-style-type: none"><li>Cover for Windscreens, Windows and Sunroof</li></ul>	15% on Windscreen Value, minimum premium RM30.00															
<ul style="list-style-type: none"><li>Legal Liability to Passengers</li></ul>	25% of Third Party Premium plus RM10.00 per additional seat if seating capacity exceeds 5															
<ul style="list-style-type: none"><li>Legal Liability of Passengers for Negligent Acts</li></ul>	RM7.50 per vehicle															
<ul style="list-style-type: none"><li>Strike, Riots and Civil Commotion cover</li></ul>	0.30% on Vehicle Sum Insured															
<ul style="list-style-type: none"><li>Inclusion of Special Perils</li></ul>	0.50% of Vehicle Sum Insured															
<div><ul style="list-style-type: none"><li>Inconvenience Courtesy Car Allowance (Non-Tariff)</li></ul><table><tr><th>Plan</th><th>Cash Limit 1</th><th>Cash Limit 2</th></tr><tr><td>A</td><td>RM75 X 7 days</td><td>RM150 X 7 days</td></tr><tr><td>B</td><td>RM75 X 10 days</td><td>RM150 X 10 days</td></tr><tr><td>C</td><td>RM75 X 14 days</td><td>RM150 X 14 days</td></tr><tr><td>D</td><td>RM75 X 21 days</td><td>RM150 X 21 days</td></tr></table></div>	Plan	Cash Limit 1	Cash Limit 2	A	RM75 X 7 days	RM150 X 7 days	B	RM75 X 10 days	RM150 X 10 days	C	RM75 X 14 days	RM150 X 14 days	D	RM75 X 21 days	RM150 X 21 days	Please refer to the quotation
Plan	Cash Limit 1	Cash Limit 2														
A	RM75 X 7 days	RM150 X 7 days														
B	RM75 X 10 days	RM150 X 10 days														
C	RM75 X 14 days	RM150 X 14 days														
D	RM75 X 21 days	RM150 X 21 days														

<ul style="list-style-type: none"> <li>Hospital Cash Benefit (Non-Tariff)</li> </ul>				Please refer to the quotation
Benefit payable to the insured	Standard	Executive	Premier	
Daily Cash Benefit for each day of confinement in a Hospital up to 60 days	RM100 per day	RM200 per day	RM300 per day	
Daily Cash Benefit for each day of confinement in an Intensive Care Unit up to 60 days	RM200 per day	RM400 per day	RM600 per day	
<ul style="list-style-type: none"> <li>Easi-Drive 2 (Non-Tariff)</li> </ul>				Please refer to the quotation

**Note:**

- Duration of cover is for one year. You need to renew the insurance cover annually.
- The premium under this Policy will be subject to Cash before Cover clause.
- Please refer to the policy contract for the full terms and conditions of the benefits.
- You may check with your agent or contact us directly for other optional benefits currently available.
- It is an offence under the laws of the Republic of Singapore to enter the country without extending Passengers Liability/Legal Liability to Passengers cover to your motor insurance.***

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured, no-claim-discount(NCD) entitlement, additional benefits required and the underwriting requirements of the insurance company *such as age of vehicle and claims experience*

- Standard cover: RM **(as per Quotation)** premium for \*sum insured of RM **(as per Quotation)**
- NCD entitlement: **(as per Quotation)** % as per your NCD confirmation from Insurance Services Malaysia (ISM) system.
- Additional cover: please refer to item no. 2

The estimated total premium((inclusive of commission, Government Tax and Stamp Duty) that you have to pay is: RM **(as per Quotation)**

\*Note: This sum insured is based on the current market value of the Vehicle based on reference to ISM Automotive Business Intelligence Motor Vehicle Market Valuation database or valuation from our Panel Loss Adjusters.

You may pay the premium directly to us, either by cash, interbank transfer(IBG), Auto Teller Machine(ATM), credit card or cheque(cheque should be made payable only in the name of Great Eastern General Insurance (Malaysia) Berhad).

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

Type	Amount
Commissions paid to the Insurance Agent	10% of the Gross Premiums as reflected in the Quotation or the amount stated in the policy schedule
Stamp Duty	RM10.00
Government Tax	6% of the Gross Premium

**Note:**

- i. Please be informed that the Government Tax has been implemented effective from 1 September 2018.
- ii. Your obligation to pay Government Tax at the prevailing rate shall form part of the terms and conditions in your motor policy.

#### 5. 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 previous accidents and modification to engines.
- The premium is quoted based on the assumptions that the number years of driving experience is more than 3 years and you have zero or no more than one motor insurance claim in past 3 years. Please inform us on best effort basis should there be any deviation from the above. By proceeding to payment, you are deemed to have agreed to this statement.
- It is important that the sum insured amount you select for your motor policy is adequate based on our ISM ABI Motor Vehicle Market Valuation database or valuation from our Panel Loss Adjusters.
- In the event of claim, your claim will be assessed based on the same Motor Vehicle Market Valuation database or by our Panel Loss Adjuster.
- Your motor policy is subject to Average Clause where if your vehicle is under-insured, in the event of claim the amount will be reduced in proportion to the under-insured amount.
- If you over-insure your vehicle and, in the event of theft or total loss claim, the claim amount will be subject to the market value at time of loss.
- The compulsory excess of RM400 is not applicable
- Betterment will apply when in the course of repairing a fire damaged vehicle or damage due to vehicle recovered from stolen (age of vehicle five years and above), and old part is replaced with a new franchise part. You will have to bear the difference in cost (depending on the age of your vehicle) as your repaired vehicle is in a better condition than it was before the damage..

##### **Importance of Disclosure – (for Individual purchase unrelated to trade, business or profession)**

- 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.

##### **Importance of Disclosure – (for purchase related to trade, business or profession)**

- 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.

**Note:** This list is non-exhaustive. Please refer to the “Explanatory Notes” section of the policy contract, and read the full terms and conditions of the policy contract.

#### 6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Loss or damage to your own vehicle due to accident.
- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle unless you extend to cover Legal Liability to Passenger in your Policy.;
- Loss or damage to your vehicle arising from an act of nature, i.e. flood, storm or landslide unless you extend to cover Special Perils in your Policy;
- Damage to vehicle whilst under the influence of drink or drug;
- Loss or damage to or liability caused by your vehicle being used for an unlawful purpose by you or by some other person with your consent; or
- Any loss or damage, including theft, caused by or attributed to the act of cheating or criminal breach of trust by any person within the meaning of the definition of the offence of cheating/criminal breach of trust set out in the Penal Code.

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

#### 7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on short-period rates provided you have not made a claim, where any minimum premium paid under the policy is not refundable.

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

It is important that you inform us, in writing or by visiting any of our branches, of any change in your contact details to ensure that all correspondences reach you in a timely manner.

#### 9. Where can I get further information?

Should you require additional information about motor insurance, please refer to the *insuranceinfo* booklet on ‘Motor Insurance’, available at all our branches, or you can obtain a copy from our insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD 198301007025 (102249-P)**

Level 18, Menara Great Eastern

303, Jalan Ampang, 50450 Kuala Lumpur

Tel : +6034259 8888

Fax: +6034813 0055

Customer Service Careline: +60 1300 1300 88

Website : [greateasterngeneral.com](http://greateasterngeneral.com)

Email : [gicare-my@greateasterngeneral.com](mailto:gicare-my@greateasterngeneral.com)

#### 10. Other types of motor insurance cover available

- Comprehensive
- Third Party

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF YOUR VEHICLE HAS BEEN DAMAGED DUE TO FIRE OR THEFT, YOU ARE ADVISED TO DEAL WITH THE APPROVED WORKSHOPS AND SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Great Eastern General Insurance (Malaysia) Berhad 198301007025 (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this disclosure sheet is valid as at **1 January 2022**.

**GREAT EASTERN GENERAL INSURANCE (M) BERHAD**  
**198301007025 (102249-P)**

Level 18, Menara Great Eastern,  
303 Jalan Ampang, 50450 Kuala Lumpur  
Tel (603) 4259 8888 Fax (603) 4813 0055  
Customer Service Careline : 1300-1300 88  
Website : [www.greateasterngeneral.com](http://www.greateasterngeneral.com)



**MOTOR INSURANCE – MOTORCYCLE  
PRODUCT DISCLOSURE SHEET**

**01 July 2020**

**Note:** Read this Product Disclosure Sheet before you purchase this insurance. Be sure to also read the general terms and conditions as stated in the policy.

**1. What is this product about?**

The policy provides the widest coverage, i.e. third party bodily injury and death, third party property loss or damage and loss or damage to your own motorcycle due to accidental fire, theft or an accident.

**2. What are the covers / benefits provided?**

Coverage	Comprehensive
Liabilities to third parties for: <ul style="list-style-type: none"><li>Bodily injury</li><li>Death</li><li>Property loss / damage</li></ul>	✓
Loss/ damage to own motorcycle due to accidental fire/ theft	✓
Loss/ damage to own motorcycle due to accident	✓

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

- All Riders

The optional benefit is non-exhaustive. Please refer to our branches or agents for other types of extensions that are available.

**Notes:**

- Duration of cover is for one year. Insurance cover is renewed annually.
- The premium under this Policy will subject to Cash before Cover clause.
- Please refer to the policy contract for the full terms and conditions of the benefits.
- You may check with your agent or contact us directly for other optional benefits currently available.
- It is an offence under the laws of the Republic of Singapore to enter the country without extending Passengers Liability/Legal Liability to Passengers cover to your motor insurance

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured, no-claim-discount (NCD) entitlement, additional benefits required and the underwriting requirements of the insurance company.

- Standard cover: RM **(as per Quotation)** premium for sum insured of RM **(as per Quotation)**
- NCD entitlement: as per your NCD confirmation from ISM
- Additional cover: please refer to item no. 2
- The estimated total premium that you have to pay is: RM **(as per Quotation)**

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

Type	Amount
Commissions paid to the Insurance Agent	10% of the premium
Stamp Duty	RM10.00
Government Tax	6% of Gross Premium

#### Notes:

- i. Please be informed that the Government Tax has been implemented effective from 1 September 2018.
- ii. Your obligation to pay Government Tax at the prevailing rate shall form part of the terms and conditions in Your insurance policy

#### 5. 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 previous accidents and modification to engines.
- It is important that the sum insured amount you select for your motorcycle policy is adequate based on the present market value.
- In the event of claim, your claim will be assessed by our Panel Loss Adjuster.
- Your motorcycle policy is subject to Average Clause where if your motorcycle is under-insured, in the event of claim the amount will be reduced in proportion to the under-insured amount.
- If you over-insure your motorcycle and, in the event of theft or total loss claim, the claim amount will be subject to the market value at time of loss.
- The excess, that is the amount of loss you have to bear depending on the cubic capacity of your motorcycle in the event of an own damage claim.
- Betterment will apply when in the course of repairing an accident-damaged motorcycle (age of motorcycle five years and above), and old part is replaced with a new franchise part. You will have to bear the difference in cost (depending on the age of your motorcycle) as your repaired motorcycle is in a better condition than it was before the accident.
- **Importance of Disclosure – (for Individual purchase unrelated to trade, business or profession)**
  - 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.

- **Importance of Disclosure – (for purchase related to trade, business or profession)**
  - 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.

**Note:**

*This list is non-exhaustive. Please refer to the “Explanatory Notes” section of the policy contract, and read the full terms and conditions of the policy contract.*

- In the event of a claim:
  - i. Notify us immediately via telephone, e-mail or in writing or contact your servicing agent.
  - ii. Notification should be made immediately upon happening of the accident or within the time frame stipulated in the General Conditions of the policy.
  - iii. Submit a duly completed and signed Motor claim form together with medical report or certificate issued by the registered Medical Examiner who treated the injury, medical bills/receipts and all other necessary documents, if any.

**6. What are the major exclusions under this policy?**

This policy does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from your pillion rider;
- Loss, damage or liability arising from an act of nature, i.e. flood, storm or landslide;
- Consequential losses, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages

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

**7. Can I cancel my policy?**

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on short-period rates, where any minimum premium paid under the policy is not refundable.

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

It is important that you inform us, in writing or by visiting any of our branches, of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about motorcycle insurance, please refer to the *insuranceinfo* booklet on ‘Motor Insurance’, available at all our branches, or you can obtain a copy from our insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD 198301007025 (102249-P)**

Level 18, Menara Great Eastern

303, Jalan Ampang, 50450 Kuala Lumpur

Tel : 03-4259 8888

Fax: 03-4813 0055

Customer Service Careline: 1300 1300 88

Email : [gicare-my@greateasterngeneral.com](mailto:gicare-my@greateasterngeneral.com)

**10. Other types of motor insurance-motorcycle cover available**

- Third Party, Fire and Theft cover
- Third Party

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH THE APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Great Eastern General Insurance (Malaysia) Berhad 198301007025 (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this disclosure sheet is valid as at **01 July 2020**.