

# Z-Driver

## Enhanced Private Car Policy

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### PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take out the Motor Insurance Policy. Be sure to also read the general terms and conditions.)

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

The Policy provides insurance against liabilities to other parties for injury or death, damage to other parties property, and accidental or fire damage to Your Car or theft of Your Car.

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

**This Policy covers Private Car:**

- a. Third Party Bodily Injury and Death.
- b. Third Party Property Loss or Damage.
- c. Loss or Damage to Your Own Car due to accidental fire, theft or accident.

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

- a. Passengers liability cover.
- b. Damage arising from flood and landslide.
- c. Damage arising from strike, riot and civil commotion.
- d. Cover for Windscreens, Windows and Sunroof – Enhanced.
- e. Cover for E-Hailing Private Car.
- f. Towing and Cleaning due to Water Damage (Non Tariff).
- g. Key Replacement (Non Tariff).
- h. Waiver of Betterment (Non Tariff).

This list is non-exhaustive. Please refer to the Policy contract for the full list of optional benefits under this Policy.

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](http://www.zurich.com.my) or on PIDM's website [www.pidm.gov.my](http://www.pidm.gov.my).

**Note:**

- **It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to Your Motor Insurance.**
- **The duration cover is for one year. You need to renew the insurance cover annually.**

**3. Where can I get the Appropriate Market Value for my Car?**

ISM ABI Vehicle Valuation Database at [www.mycarinfo.com.my](http://www.mycarinfo.com.my).

**4. What is agreed value?**

Agreed Value is insuring Your Car for a value that is agreed between Us and You. In the event of theft or total loss, We will pay accordingly as per the Car Sum Insured. (Subject to the terms and conditions.)

**5. How much do I have to pay?**

The total premium that you have to pay may vary depending on the cubic capacity of the Car, Sum Insured, no claim discount (NCD) entitlement, the optional cover(s) and the underwriting requirements of the insurance company:

**Example: Premium calculation**

Sum Insured: RM40,000.00

Cubic Capacity: 1495 cc

Basic premium	:	RM	1,345.50
Voluntary Excess	:	RM	0.00
NCD entitlement 25%	:	RM	336.37
Net premium	:	RM	1,009.13
Additional cover (W/screen RM500)	:	RM	75.00
Gross premium	:	RM	1,084.13
Tax 8%	:	RM	86.73
Stamp Duty	:	RM	10.00
Total Premium	:	RM	<u>1,180.86</u>

The estimated total premium that you have to pay is: **RM1,180.86**

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

Types	Amount
Commission paid to the insurance intermediary (if any)	10% of the gross premium <i>Example: Gross Premium: RM1,084.13 x 10% commission = RM108.42</i>
Tax	8% of the gross premium
Stamp Duty	RM10.00

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

- **Importance of Disclosure** – You must give all material facts such as previous accidents and modifications to the engine.
- **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.
- If You misrepresented any facts to Us before the insurance 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 return any premium;
  - cancel this Policy and return 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 made 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.
- You must ensure that Your Car is insured at the appropriate amount of the market value.
- The motor Policy will pay the market value, or the sum insured at the time of the loss whichever is lower.
- The compulsory excess is the amount You have to bear if Your vehicle is driven by a person with "P" & "L" License and/or under 21 years of age: RM 400.00.
- **Cash Before Cover** – The premium due must be paid and received by Zurich General Insurance Malaysia Berhad 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 refunded. 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.
- **Approved Repairer** – You must remove Your Car to Our Approved Repairer for repairs or windscreen repairs or replacement.
- **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-condition](http://www.zurich.com.my/en/services/corporate/key-terms-and-condition).

**Note:**

**This list is non-exhaustive. Please refer to the Policy contract for the terms and conditions under this Policy.**

**8. What are the major exclusions under this Policy?**

This Policy does not cover certain cases, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in Your Car;
- Loss, damage or liability arising from an act of nature i.e flood, storm or landslide;
- Loss, damage or liability arising from illegal acts and under influence of drug or alcohol;
- Loss, damage arising out of Cheating or Criminal Breach of Trust.

**Note:**

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

**9. Can I cancel my Policy?**

You may cancel Your Motor Policy by giving a written notice and must return the Original Certificate of Insurance (CI) or Statutory Declaration to Us if the CI is lost.

Upon Cancellation, You are entitled to a refund of premium based on the following:

- Pro-Rate basis if the Car Policy has been continuously renewed with Us.
- Short Period basis if Your Car is newly insured with Us, for a period of less than 12 months.

There is no refund of premium:

- If minimum premium is paid.
- If there is a claim made on the Policy.

**10. 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](http://myzurichlife.com.my) or inform us of any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

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

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

**Customer Care**

Zurich General Insurance Malaysia Berhad

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

Call Centre: 1-300-888-622

Tel: 603-2109 6000

E-mail: [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

**12. Any other similar types of plan available?**

Please refer to our website at [www.zurich.com.my](http://www.zurich.com.my).

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR CAR 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 OUR APPROVED REPAIRER. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO US. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US 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**

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](http://www.zurich.com.my)

