

Product Disclosure Sheet

SOMPO MotorSafe Insurance (Private Car Comprehensive Policy)

(Please read this Product Disclosure Sheet before you decide to take out this insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

This Policy provides comprehensive coverage for your private car. It covers loss or damage to your private car due to accident, fire or theft within the total allocated mileage and grace mileage; and third party bodily injury, death or property damage are covered if exceeding the total allocated mileage and grace mileage.

2. What are the covers / benefits provided?

This Policy provides cover as below:

Types/Cover	Limited Mileage * (Comprehensive Coverage)	Exceeded Mileage** (Third Party Only)
Liabilities to third party for injury, death & property loss/damage.	✓	✓
Loss/damage to own vehicle due to accidental fire/theft.	✓	✗
Loss/damage to own vehicle due to accident.	✓	✗
Loss/damage to own vehicle caused by convulsions of nature, where the claim amount not exceeding RM10,000 or 20% of Sum Insured, whichever is lower.	✓	✗
Coverage for all drivers, where no compulsory excess is applicable except where the authorised driver at time of accident is under twenty-one (21) years old or holds a provisional (P) or learner (L) driver licence.	✓	✗
Repairs warranty of 12 months against defects on new parts replaced and workmanship carried out by Berjaya Sompō Panel of Repairers.	✓	✗
Additional Benefits:		
SOMPO Tag Device	✓	✓

Key: ✓ = Applicable
✗ = Not Applicable

* Limited Mileage:	Comprehensive cover is provided if you travel within the allocated mileage and grace mileage (or any top up mileage you purchased)
** Exceeded Mileage:	Only Third Party cover is provided if your travel has exceeded the allocated mileage and grace mileage (or exceeded any top up mileage you purchased)

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

- Enhanced Cover for Windscreens, Windows and Sunroof
- Legal Liability to Passengers
- Separate Cover for Accessories Fixed to Your Car
- Current Year "NCD" Relief
- Full Mileage Top Up
- Waiver of Betterment (only applicable for vehicle aged not more than 15 years)
- Top Up for Full Convulsion of Nature Cover
- Unlimited Towing Costs
- Next Level Mileage Top Up

Note: It is an offence under the laws of Singapore to enter the country without extending passenger liability cover to your motor insurance.

3. How many Comprehensive Allocated Mileage Plans are there?

There are 3 plans available:

Plan	Mileage Plan
Plan A	0 up to 5,000km
Plan B	0 up to 10,000km
Plan C	0 up to 15,000km

4. What is Grace Mileage?

Grace mileage is an additional 500km per year automatically added to your comprehensive allocated mileage plan before the end of your period of insurance.

5. What is the Period of Cover and Renewal Option?

Duration of cover is for one (1) year. You will need to renew the insurance cover annually

6. What is SOMPO Tag?

SOMPO Tag is a wireless bluetooth device to be paired with to your smartphone and fitted in your car to provide safety assistance in case of a breakdown or emergency and top up reminders. The device will automatically connect to our mobile application via bluetooth after a one-time set up process is completed. For further details about SOMPO Tag and the mobile application, you could refer to the FAQ located at <https://www.berjayasompo.com.my/product/sompo-motorsafe/forms-and-downloads>.

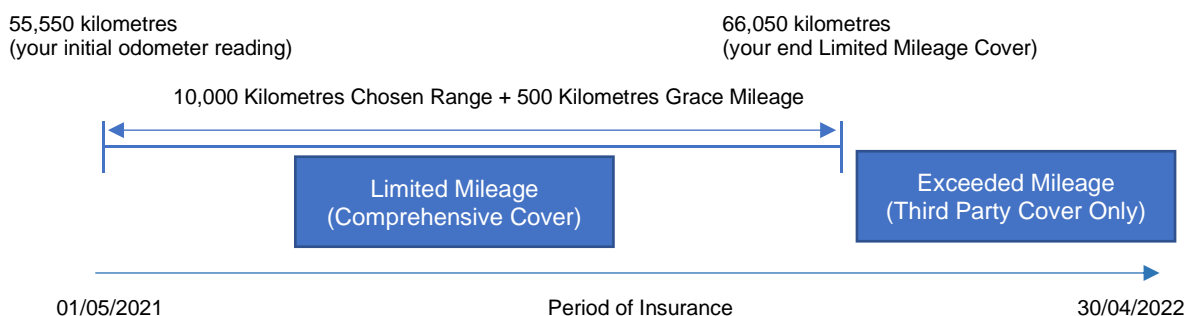
Note: SOMPO Tag is provided during Policy purchase without charges. However, there will be a replacement charge of RM90.00 to our service provider for replacement of device.

7. What happens if I have exceeded my allocated mileage and grace mileage before the end of my Policy?

You will only be covered for third party bodily injury or death and third party property damage but NOT loss and damage to your car due to accident, fire or theft.

To ensure that your Policy is covered under comprehensive coverage, you should top up the mileage before the total allocated mileage and grace mileage are exhausted. Otherwise, you will encounter heavy financial burden where you must pay the car repair costs on your own or pay the outstanding loan amount in the event of total loss or theft when your car is still under hire purchase.

For example: Mr. X purchased Plan B (less than 10,000 kilometres) but exceeded the total Limited and Grace Mileage:



8. How much premium do I have to pay SOMPO MotorSafe?

The total premium payable comprise of SOMPO Motor premium amount and an adjustment based on your mileage plan chosen. It will vary depending on the chosen mileage plan, sum insured of the vehicle, cubic capacity, no-claim-discount (NCD) entitlement and other underwriting criteria that Berjaya Sompo Insurance Berhad imposes, for example, policyholder age, vehicle age etc.

Example

Insured Age: 35
 Vehicle Age: 1
 Make/Model: Honda Civic

Sum Insured: RM109,000
 NCD: 55%

	SOMPO MotorSafe (Plan A)	SOMPO Motor
Annual Premium (Before Service Tax and Stamp Duty):	RM 791.27	RM 1,582.56
Included in the premium		
Commission to the insurance intermediary (if any)	RM 79.13	RM 158.26

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

Type	Amount
Stamp Duty	RM 10.00
Service Tax	6% of premium
Included in the premium	Amount
Commission to the insurance intermediary (if any)	10% of premium

10. How much premium do I have to pay for the top up?

The top up premium is the difference between the premium charged on your existing comprehensive allocated mileage plan and the next level of allocated mileage plan or the full mileage top up.

	Existing Comprehensive Allocated Mileage Plan (Plan A)	Next level of Comprehensive Allocated Mileage Plan (Plan B)	Top Up Premium
Total Premium (Before Service Tax and Stamp Duty):	RM 791.27	RM 949.54	RM 158.27

	Existing Comprehensive Allocated Mileage Plan (Plan A)	Next level of Comprehensive Allocated Mileage Plan (Plan B)	Top Up Premium
Commission to the insurance intermediary (if any)	RM 79.13	RM 94.95	RM 15.83

11. What should I be responsible for?

- Ensure that you purchase an adequate comprehensive allocated mileage plan to cover your period of insurance;
- Download our mobile application and register for an account;
- Complete verification process and enter your preferred delivery address;
- Login with the SMS login credentials, pair with SOMPO Tag and provide an accurate odometer reading and photo on the Policy's inception date;
- Ensure your car's odometer is always functioning;
- Regularly check your car's odometer reading to ensure your allocated mileage and grace mileage has not been exhausted;
- Top up your comprehensive allocated mileage plan if your existing comprehensive allocated mileage plan is almost exhausted before Policy expiry date.

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

- **Duty of Disclosure**

Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, you must take reasonable care to ensure that all your answers to the questions are to the best of your knowledge, full, complete, correct and honest. You also have a duty to inform us of any change in the details or information given to us before we issue the Policy to you, or before you renew or change any of the terms of your Policy. If you fail to do so, your Policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

- **Change in Risk**

If there are changes occur at any time or from time to time, and materially vary any of the facts provided at the date of the proposal, the insured shall give notice in writing to us within seven (7) days from the date of change, and shall pay additional premium if it is required.

- **Cash Before Cover**

Full premium must be paid before the effective date of the Policy.

- **Premium Payment**

Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment to Berjaya Sompo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.

- **Excess**

Compulsory Excess RM400 for Private Car Policy, this is the amount of loss you have to bear if your car is driven by any authorised driver who is under the age of 21 years old or the holder of a Provisional (P) or Learner (L) driver's license at the time of the accident.

- **Contribution**

We shall only be liable for our rateable proportion of the loss if an insured has more than one Policy to cover his/her car.

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

13. 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 or your liability against claims from passengers in your private car.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.

14. Can I cancel my Policy?

You may cancel your Policy by giving us a written notice. Upon cancellation, we will refund premium according to the *Customary Short-Period Rates subject to a minimum premium of RM50.00 payable under the Policy. However premium will not be refunded if a claim has been made on the Policy.

*Customary Short-Period Rates

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

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

It is important that you inform us if there are changes in your contact/personal details to ensure that all correspondence reach you in a timely manner. You may inform our branches or Customer Service Centre.

16. What should you know when making a claim?

- Report to the police within 24 hours immediately notify us in writing with full details.
- Repairs must be conducted by Authorized Panel Workshop selected and approved by us if you make an own damage claim against your own comprehensive Policy.
- If you are not at fault in the accident, you can submit the claim either directly to us or the party at fault, or if you have a comprehensive Policy, you are encouraged to submit to us for speedier claims processing without losing your NCD entitlement.
- You will lose your entire NCD entitlement once an own damage or a third-party claim is made against your Policy.
- At the time of accident, if your car is still under a Hire Purchase agreement/Employer's Loan agreement with the Hire Purchase company/employer who is named in the Schedule as the owner, the loss or damage to your car shall be payable to the owner (Hire Purchase company/employer). Otherwise, the claim shall be payable to the insured.

17. Where can I get further information?

Should you require additional information or have any queries about Motor Insurance, please contact our Customer Service Centre during the operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or call our Toll Free number stated at the bottom of this page.

18. Other similar types of General Insurance products available?

SOMPO Motor Private Car Comprehensive Policy, except the premium of this product is discounted based on the chosen comprehensive allocated mileage plan, and it comes with SOMPO Tag.

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the Policy Contract.

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

The information provided in this disclosure sheet is valid as at May 2023.