Allianz General Insurance Company (Malaysia) Berhad (200601015674)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on Private Car Comprehensive Motor Insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is Private Car Comprehensive Motor Insurance?

Private Car Comprehensive Motor Insurance provides coverage for loss or damage to your vehicle due to accident, accidental fire or theft and liabilities to other parties for death or bodily injury and/or damage to other parties' property.

2 Know Your Coverage

As an illustration, for RM1,525.50 annually, you will receive the following coverage:

Sum Insured / Sum Covered	RM50,000
No Claim Discount (NCD) Entitlement	0%
*Additional Coverage (This is purchased with an additional premium)	• Waiver of compulsory excess if not named driver • Cover for windscreen, windows and sunroof • Inclusion of special perils • Motor Enhanced Road Warrior • Motor Road Warrior • Waiver of betterment contribution • Legal liability of passengers for negligent acts • Key care • Compensation for assessed repair time (CART)

This policy covers:	**This policy excludes:**
• Loss or damage to your own vehicle due to accident; • Loss or damage to your own vehicle due to accidental fire or theft; and • Liabilities to third party for injury, death and property loss or damage.	• Your own death or bodily injury due to a motor accident; • Your liability against claims from passengers in your vehicle; and • Loss, damage or liability arising from an act of nature e.g., flood, storm or landslide, unless your policy has been extended to Inclusion of Special Perils cover.

Note: This is not a complete list. You should refer to the policy contract for the full details on what is covered and what is not.

If you have any questions or require assistance on our motor insurance, you can:

Call us at	Visit us at	Email us at	Scan the QR code above
1300 22 5542	www.allianz.com.my/motorcycle-car-insurance	customer.service@allianz.com.my	

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3 Know Your Obligations

The total premium that you have to pay may vary depending on rating factors such as cubic capacity of the vehicle, sum insured, no-claim-discount (NCD) entitlement, optional benefits required and Allianz's underwriting requirements. For illustration purposes, assuming the insured is male and aged 30, purchasing this Private Car Comprehensive Motor Insurance for a Toyota Vios, 1,496cc with sum insured of RM50,000, vehicle age 7 and 0% NCD, the premium payable is as follows:		
Basic Premium	RM	1,525.50
(-) No Claim Discount – 0%	RM	0.00
(+) Additional Coverage		
Windscreen Damage (Sum Insured: RM 1,000)	RM	150.00
Inclusion of Special Perils	RM	100.00
Gross Premium	RM	1,775.50
(+) 8% Service Tax *	RM	142.04
(+) Stamp Duty	RM	10.00
Total Amount Payable	**RM**	**1,927.54**
Commission ** paid to the insurance intermediary (included in Gross Premium) – 10% of Gross Premium (if any)	RM	177.55
* The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia. ** This policy is entitled to a 10% rebate on commission when acquired through Allianz's direct distribution channels.		

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of cover is for 1 year and you need to renew your insurance cover annually.
B	Sum insured – You must ensure that your vehicle is insured at the appropriate amount.
C	Excess – Compulsory Excess and other Excess is the amount to be borne by you in the event of a claim.
D	Betterment – If your vehicle is 5 years old or older, you would be required to pay a betterment cost when new original parts are used for repairs.
E	Cash-Before-Cover – The premium due must be paid and received by Allianz before cover commences. This insurance is automatically null and void if this condition is not complied with.
F	Claims – If your vehicle is involved in any incident that could lead to a claim under this policy, you must send your vehicle to any Allianz panel of approved workshops or any other repairer that we have given you special permission to use. Failure to do so would constitute a breach of your policy with Allianz and Allianz can decline your claim. Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either: a) assist you to access the nearest workshop on our panel and arrange for towing services to such workshop at no cost to you; or b) allow your damaged vehicle to be repaired at a nearby motor repair workshop that is registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by Allianz. In the event of an accident, you should notify us as soon as possible. You may notify Allianz by submitting claim via MyAllianz App or visit MyAllianz Portal.

Can I cancel my policy?

Yes. You may cancel your policy at any time by giving written notice to Allianz. Upon cancellation, you are entitled to a refund of the premium on a pro-rata basis (if your vehicle has been insured continuously for more than 12 months with Allianz) or based on our customary short period rates (if your vehicle has not been continuously insured for more than 12 months with Allianz). Any minimum premium paid under the policy is not refundable. Refund of premium is allowed provided no claim has arisen during the current period of insurance.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 01/01/2026.