

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on Motor Road Warrior and Motor Enhanced Road Warrior.

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

1

What are Motor Road Warrior and Motor Enhanced Road Warrior?

These are add-ons that are available exclusively for Private Car Comprehensive and Third Party, Fire and Theft covers. Besides covering you and your passengers with Personal Accident and a host of other insurance benefits, these add-ons also provide you with 24-hour Car Assistance Program that includes towing and minor roadside repair. Motor Enhanced Road Warrior also has additional benefits such as car replacement, compassionate cover for total loss, theft, and flood.

2

Know Your Coverage

As an illustration, for RM60 annually, you will receive the following coverage under Motor Road Warrior 1 unit for 5-seat vehicle:

As an illustration, for RM99 annually, you will receive the following coverage under Motor Enhanced Road Warrior Plan A:

Coverage	Motor Road Warrior	Motor Enhanced Road Warrior
Personal Accident Benefits <ul style="list-style-type: none"> Death/Permanent Disablement Medical Expenses Funeral Expenses Double Indemnity Corrective Cosmetic Surgery Hospital Income 	√	√
Car Assistance Program <ul style="list-style-type: none"> 24-Hour Emergency Towing Minor Roadside Repair Taxi and Car Rental Assistance Arrangement for Hotel Accommodation Arrangement for Emergency Evacuation Referral to Service Centre Emergency Message Transmission 	√	√
Additional Benefits <ul style="list-style-type: none"> Car Replacement Compassionate Cover (for total loss or theft cover, subject to the vehicle being insured under a comprehensive cover) Compassionate Flood Cover 		√

This policy excludes:

Events arising from war, civil war, strike, riot or civil commotion, suicide, insanity, childbirth or miscarriage (unless caused solely and directly by an accident), illness, while under the influence of liquor or drugs, where the vehicle is used for hire, racing, peacemaking or illegal purposes, where you/your authorised driver does not hold a valid driving license, the cost of replacement of parts and components, where the vehicle is modified against government regulations, and any commercial vehicle.

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 1 300 22 5542



Email us at
customer.service@allianz.com.my

3 Know Your Obligations

The total premium that you have to pay for Motor Road Warrior may vary depending on the seating capacity of your vehicle and the unit selected.

For illustration purposes, assuming the insured is purchasing 1 unit of the Motor Road Warrior add-on along with the Private Car Comprehensive Motor Insurance for a Perodua Myvi with a seating capacity of 5, the premium payable for Motor Road Warrior add-on is as follows:

Basic Premium	RM	60.00
Gross Premium	RM	60.00
(+) 8% Service Tax *	RM	4.80
Total Amount Payable	RM	64.80
Commission ** paid to the insurance intermediary (included in Gross Premium) – 10% of Gross Premium (if any)	RM	6.00

The total premium that you have to pay for Motor Enhanced Road Warrior may vary depending on the plan type selected.

For illustration purposes, assuming the insured is purchasing Motor Enhanced Road Warrior Plan A along with the Private Car Comprehensive Motor Insurance, including the Optional Car Replacement benefit, the premium payable for Motor Enhanced Road Warrior add-on is as follows:

Basic Premium	RM	99.00
(+) Optional Car Replacement	RM	90.00
Gross Premium	RM	189.00
(+) 8% Service Tax *	RM	15.12
Total Amount Payable	RM	204.12
Commission ** paid to the insurance intermediary (included in Gross Premium) – 10% of Gross Premium (if any)	RM	18.90

* 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	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.
B	Eligibility – The Insured Person must be aged from fifteen (15) days to eighty (80) years old.
C	The duration of cover shall follow the duration of your Private Car Comprehensive or Third Party, Fire and Theft policy.
D	In the event of an accident, you should notify us as soon as possible. You may notify Allianz by submitting your claim via MyAllianz App or visit MyAllianz Portal .



Can I cancel this add-on?

Yes. You may cancel this add-on as part of your cancellation of your overall Private Car policy which you can do 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 then current period of insurance.

Alternatively, you may also cancel this add-on only without cancelling your Private Car policy. However, if you cancel only the add-on, you will not be eligible for a refund upon such cancellation.

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.