

## PRODUCT DISCLOSURE SHEET

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



LONPAC INSURANCE BHD 199401021735 (307414-T)

*Private Car Secure – Comprehensive Motor Insurance  
(PIAM Sub-product Type: Enhanced Private Car Policy)*

20 December 2024

### 1. What is this product about?

This policy indemnifies you against your liabilities to third parties for injury or death, damage to third parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

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

The following table shows a comparison of benefits of Private Car Secure and Private Car Comprehensive policy.

Benefits	Private Car Secure	Private Car Comprehensive
Loss or damage to your own vehicle due to accidental fire, theft or accident	✓	✓
Your liability or your authorised driver's liability to third parties for: <ul style="list-style-type: none"><li>• bodily injury and death; and</li><li>• property loss or damage</li></ul>	✓	✓
Transportation Allowance of RM75 whenever your claim is payable arising from incidents except on windscreen claims	✓	x
Impact Damage Cover caused by Falling Objects due to Convulsions of Nature (limited cover). Up to 25% of your policy sum insured	✓	x
Document Replacement Allowance of RM150 during Smash and Grab whilst you are in the Car	✓	x
Waiver of excess for all drivers except drivers with Provisional (P) and Learner (L) License or drivers below 21 years old (excess charge of RM400)	✓	x

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

- Breakage of glass in windscreen, windows or sunroof (Special Advantage with us – Auto reinstatement of windscreen sum insured after repair)
- Compensation for Assessed Repair Time (CART)
- Strike, riot and civil commotion (SRCC)
- Legal Liability to Passengers (LLP)
- Legal Liability of Passengers for Negligent Acts (LLNA)
- Inclusion of Special Perils (FLOOD)
- E-Assist Smart Driver
- e-hailing
- Betterment Buyback
- Replacement Cost of Car Keys
- Cleaning Cost of Vehicle - due to Flood or Stolen Car
- Complete Respray of Car
- Enhanced Inclusion of Special Perils (FLOOD)

Note:

- Legal Liability to Passengers cover*  
It is an offence under the law of Republic of Singapore to enter the country without extending Legal Liability to Passengers cover to your motor insurance.
- e-hailing cover*  
It is compulsory by law to add e-hailing cover to your private car insurance if your car is being used to carry passengers for hire and reward under e-hailing service (e.g.: Grab Car etc).  
Your No Claim Discount (NCD) may be affected if a claim is made when you are under the e-hailing cover.  
There will be no premium refund if you cancel your e-hailing cover during midterm of the policy period.
- The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Lonpac Insurance Bhd or PIDM (visit [www.pidm.gov.my/en/how-we-protect-you/tips/coverage-for-tips](http://www.pidm.gov.my/en/how-we-protect-you/tips/coverage-for-tips)).*

Duration of cover is for one year. You need to renew your insurance policy annually.

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

The premium you have to pay may vary depending on your vehicle profile (e.g. sum insured, make and model, cubic capacity of your vehicle), your personal profile (e.g. driving experience, age), NCD entitlement, optional benefits required and our underwriting requirements.

Comparison of premium illustration :

<b>Vehicle Make</b>	Perodua
<b>Vehicle Model</b>	Myvi
<b>Manufacturing Year</b>	2020
<b>Vehicle Capacity (cc.)</b>	1496
<b>Sum Insured (RM)</b>	50,000
<b>Cover Type</b>	Comprehensive
<b>Policy Status</b>	New
<b>Insured Age</b>	35
<b>Insured Gender</b>	Male
<b>Residential State</b>	Selangor
<b>NCD</b>	55%

Product Type	Private Car Secure	Private Car Comprehensive
<b>Basic Premium (RM)</b>	<b>1,743.64</b>	<b>1,726.64</b>
- NCD (RM)	-959.00	-949.65
<b>Gross Premium (RM)</b>	<b>784.64</b>	<b>776.99</b>

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

- |                                                                                                                                    |                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Commission to the insurance agent</li> <li>• Service Tax</li> <li>• Stamp duty</li> </ul> | <ul style="list-style-type: none"> <li>• 10%</li> <li>• 8%</li> <li>• RM10</li> </ul> |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|

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

- Duty of disclosure
  - 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.

- Cash before cover - Premium must be paid directly to us or to the agent representing us before cover can be granted.
- Compulsory excess - In addition to the Excess shown in your Policy Schedule, if your car is driven by a person who is under age 21 or a Learner (L) Licence or Provisional (P) Licence holder, the amount of loss you have to bear is RM400.
- Under/Over Insurance
  - Lonpac is using ISM Automotive Business Intelligence System (ISM-ABI) in deciding/recommending the value of vehicle either for the sum insured or settlement of claim. Periodically, ISM releases its latest value as displayed in our system or document as Current ISM Value.
  - You must ensure that your vehicle is insured at the appropriate amount and minimum appropriate amount of sum insured is as per the Current ISM Value. However, we recommend you to insure your vehicle at Lonpac Recommended Sum Insured. If your vehicle sum insured is higher than the Current ISM Value, we will allow Endorsement 87 – Agreed Value to your policy.
  - If you want to insure your vehicle at a sum insured higher than Lonpac Recommended Sum Insured, please approach our agent/office for verification and approval.
  - If you do not agree to our proposed sum insured and decided to insure your vehicle at a sum insured lower than the Current ISM Value, Endorsement 113 – Reference to Motor Vehicle Market Valuation System will be applied to your policy.
  - If your vehicle valuation is not available in the ISM-ABI system, please contact our agent/office to get our recommended sum insured. If you agree to insure your vehicle as per our recommendation, we will allow Endorsement 87 – Agreed Value to your policy.
- Basis of Settlement for loss or damage to your own vehicle
  - If your car is insured at a value higher than the Current ISM Value, the cover is subject to Endorsement 87 – Agreed Value. In the event of any claim, the maximum payable amount is as per the policy sum insured and not the market value of the car.
  - If your car is insured at a value lower than the Current ISM Value, the cover is subject to Endorsement 113 – Reference to Motor Vehicle Market Valuation System. In the event of a claim, market value of your car and the maximum payable amount will be based on value as per the ISM-ABI system at the time of the loss or policy sum insured, whichever is lower. If your car value is not available in the ISM-ABI system, the market value will be recommended by the loss adjuster. If the market value of your car at the time of the loss exceeds the sum insured by 10% or more, you will bear part of the loss yourself proportionally.
- Claims
  - After an event which may become the subject of a claim under the policy,
    - a) please make a police report within 24 hours and immediately notify us in writing with full details
    - b)
      - i) you must send your car to an Approved Repairer, failing which we have right to decline your claim.
      - ii) Approved Repairer refers to any of the following:
        - a) motor repair workshops which are on our panel of approved workshops. List of our approved workshops is available at our website - <https://www.lonpac.com>; or
        - b) any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us include:
          - i) no Approved Repairer described in (a) above is available at the location of your car, and we are unable to assist you in accessing the nearest workshop on our panel or that is registered with JPJ;
          - ii) repairs that require special expertise from specific repairers which cannot be provided by an Approved Repairer; and
          - iii) franchise repairers.
      - c) betterment would be applied for your vehicle aged five years and above
      - d) you may not be entitled to a NCD on renewal of your policy.

**Note:**

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

## 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 passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide;
- Loss, damage or liability arising out of the use of your private car being used to carry passenger for hire and reward including e-hailing services e.g. Grab Car etc.;
- Provision of cover, payment of claim or provision of benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**Note:**

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

## 7. Can I cancel my policy?

You may cancel the policy at any time by giving written notice together with your original Certificate of Insurance to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

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

It is important that you inform us 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?

If you have any enquiries, please contact us at:

**Customer Service Department  
Lonpac Insurance Bhd  
9<sup>th</sup> Floor, Bangunan Public Bank  
6 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03 2262 8666  
Fax : 03 2715 1332  
E-mail : customerservice@lonpac.com**

**Authorised agent:**

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

- Private Car – Comprehensive cover
- Private Car – Third party cover
- Private Car – Third party, fire and theft cover
- Private Car Secure – Comprehensive cover
- Private Car Secure – Third party, fire and theft cover
- Private Car Secure Plus – Comprehensive cover
- Motor ezSecure – Comprehensive cover

**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 US DIRECTLY FOR MORE INFORMATION.**

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

This Product Disclosure Sheet is for general information only and is valid as at 20.12.2024.