PACIFIC INSURANCE

A member of the Fairfax Group

MOTOR PRO INSURANCE

www.pacificinsurance.com.my

The Pacific Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia
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 The Pacific Insurance Berhad or PIDM (visit www.pidm.gov.my).

The Pacific Insurance Berhad adalah ahli Perbadanan Insurans Deposit Malaysia
Manfaat-manfaat yang dibayar di bawah sijil/polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi The Pacific Insurance Berhad atau PIDM (layari www.pidm.gov.my).

What is this product about?

Motor Pro is a specially crafted Private Car Comprehensive motor policy for Individual car owners

What are the benefits provided?

- Liabilities to third party for injury, death & property damage
- Loss/damage to own vehicle due to fire, or theft
- Loss/damage to own vehicle due to other accidental causes
- New Additional Benefits:-

Snatch theft (Limit: RM1,000)

All Authorised Drivers Cover with Waiver of Tariff Compulsory Excess

Legal defence costs of up to RM15,000 against any public prosecution relating to the use of your vehicle.

Damage due to flood, landslide and any convulsion of nature up to 20% of your policy Sum Insured, but not more than RM15,000.

How much premium do I have to pay?

The premium payable will be based on various rating factors, such as Sum Insured, your No Claim Discount (NCD), Vehicle Make and Model, Cubic Capacity, Insured Age, Insured Gender, etc.

For example, Ahmad is the proud owner of a Perodua Myvi.

The current market value of his vehicle is RM29,600.

Ahmad is a conscientious driver and enjoys a 5 year No Claim Discount (NCD) of 55%. With this, he pays an annual premium of RM602.15 for his standard tariff-based Private Car Comprehensive policy.

With the Motor Pro policy, for an additional RM36.77 only a year, Ahmad gets to enjoy new additional benefits such as snatch theft cover of RM1,000, legal defence costs cover up to RM15,000 and more!

Vehicle Model	Sum Insured	Standard Private Car Comprehensive	Motor Pro
		Premium Payable*	
Perodua Myvi	RM29,600	RM602.15	RM638.92

** Note: Premium payables are inclusive of 55% NCD, the applicable Service Tax and stamp duty for illustrative purposes only. Actual premium for individual policy varies according to the Risks Profile of policyholder.*

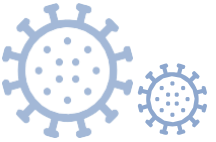
Optional motor add-ons to increase your insurance protection with additional premium:

Unlimited Towing Services (Non-Tariff) (Endorsement A011)

Towing assistance if Your Car is involved in an event in Malaysia, Singapore and Brunei caused by accident, breakdown or recovery from theft; provided exclusively by our Pacific Motor Roadside Assist at 1800 88 4488. Costs of parts, toll charges, levy fees, summons or unpaid parking fees incurred are excluded

Top Up for Full Convulsion of Nature Cover (Non-Tariff) (Endorsement D022)

Top Up to fully Policy Sum Insured for loss or damage to Your Car caused by convulsions of nature



COVID-19 or Dengue Fever: Hospitalisation Plus Benefits (Non-Tariff) (Endorsement D14A/B/C/D)

a. Provides daily hospitalisation Income, daily food vouchers & hardship allowance.
b. Lump sum for death and/or reimbursement of medical bills caused directly from motor vehicle Accident.

Reimbursement of Betterment Cost (Non-Tariff) (Endorsement DO2A/B)

Waiver of betterment cost provided Your Car is less than 15 years

Cover for Windscreens, Windows and Sunroof (Endorsement 89)

Covers loss or damage to windscreens, windows and sunroof due to accident

Driver And Passengers Personal Accident (DPPA)

Personal Accident (PA) cover to drivers and passengers due to accident while using Your Car

More optional benefits you may wish to purchase with additional premium:

- Legal Liability to Passengers** (LLP) (Endorsement 100)
- Legal Liability of Passengers for Negligent Acts (Endorsement 72)
- Current Year "NCD" Relief (Endorsement 111)
- Inconvenience Allowance (Non-Tariff) (Endorsement DO3A/B/C/D)
- Private Hire Car Endorsement (Non-Tariff) (Endorsement DO1A/B)

*** Legal Liability to Passengers is mandatory by laws for all vehicles to enter Singapore.*
** Note: The list is non-exhaustive, please refer to our policy wordings for the full list of Motor Add-Ons for purchase.*

What are the major exclusions under this policy?

This policy does not cover certain losses from or involving:

- Your own death or bodily injury due to a motor accident***
- Your liability against claims from passengers in your vehicle***
- The commercial use of your car***
- Using your car for any competition (other than treasure hunt), racing, rally, pace-making, reliability trial, speed test or on any track***
- Using your car outside the territorial limits of Malaysia unless provided otherwise***
- Failure to take precaution against additional damage after an accident
- War and related risks

*** These may be insured by adding optional benefits with the payment of additional premiums
Note: The list is non-exhaustive, please refer to our policy wordings for the full list of exclusions.

What are the other types of motor insurance policy available from The Pacific Insurance Berhad?

Other types of motor insurance covers available include:

(a) Third party policy - tariff
(b) Third party, fire and theft policy - tariff
(c) Comprehensive policy - tariff

Where can I get further information?

Should you require additional information about motor insurance, please refer to our Authorised agents nationwide and our Customer Service Counters at any of The Pacific Insurance Berhad branches or visit https://www.pacificinsurance.com.my/. If you have any other enquiries, please contact :-

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Website: www.pacificinsurance.com.my Email: customerservice@pacificinsurance.com.my

Please visit our website for our list of branches and their contact details

IMPORTANT NOTES:

- The insurance shall not be effective unless the premium due has been paid.
- The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.
- You can request to view the actual insurance policy before you sign up. Kindly contact Pacific Insurance Customer Service staff for assistance.
- In the event of a conflict between the English and the translated versions of this brochure, the English version shall prevail.

SIGN-UP FOR MOTOR PRO INSURANCE TODAY!!!

For more information:

Call your agent, or any of our representatives

Agent's stamp / Contact details:

Pacific Insurance Berhad Customer Service Hotline is @03-26338999 / Toll Free Line: 1-800-88-1629

**Thiz brochure iz not a contract of inzurance. The precize termz, conditionz and definitionz are zpecified in the inzurance policy.*