

Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

# Guaranteed Auto Protection (GAP)

Redefines protection for your car

## Why Guaranteed Auto Protection (GAP)?

Nobody can anticipate and prevent a total loss of vehicle due to accident or theft. Such an event will significantly affect our lifestyle and impact heavily on our financial situation.

With **GAP cover**, you will have full protection against any such disruptions.

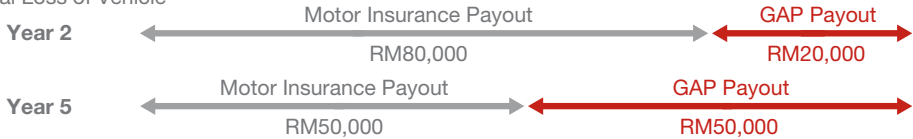
## Coverage description

In the event of a total loss of your vehicle from accident or theft, the **GAP cover** pays the difference between the claim payout you get from your motor insurance policy and the original vehicle invoice price.

## Examples:

Vehicle Invoice Price: RM100,000

Total Loss of Vehicle



## General Features

### Eligible Vehicles:

- ✓ Private motor vehicles only (subject to eligibility)
- ✓ Financed with an auto loan
- ✓ Cover up to 5 years
- ✓ Insured under a comprehensive motor insurance policy
- ✓ Within 12 months from the first registration date of the vehicle

## CASE STUDY 1:



Mary, 36 years old, has her 2 years old car stolen.

Following the theft of her car, she had no means of transport to bring her children to school and for daily commute and desperately needs a new replacement car.

In addition to her motor insurance claim payout, her **GAP cover** payout allows her to buy a comparable new car without any impact on her own financial situation.

## CASE STUDY 2:



Peter, 32 years old, damaged his 3 years old van in an accident.

The accident results in his van being declared a total loss.

Thanks to the **GAP cover** payout, he could buy a new replacement van without the need of topping up a single cent.

Premium Payable

One-time upfront payment

Maximum Motor Insurance Sum Insured






Up to RM700,000

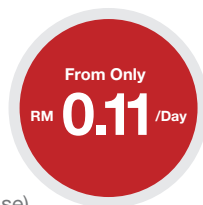
Maximum GAP Benefit Payout

RM280,000

# Multi Drive Protector Plus

Multi Drive Protector Plus provides you and your passengers with Personal Accident Benefits while driving, travelling, boarding or alighting from your vehicle. It is an add-on cover for Generali Malaysia Private Car Policyholders.

-  24 Hour unlimited mileage emergency towing and minor roadside repair
-  24 Hour toll-free Customer Service Hotline at 1800-22-2262
-  Personal Accident coverage for the driver and passengers
-  Benefit is paid regardless of the driver at fault in an accident
-  Lump sum payment of up to RM60,000 (depending on the plan you purchase)



## Schedule of Benefits

Benefits	MDP5	MDP6	MDP7	MDP8
<b>Section 1:</b> Death	RM15,000	RM30,000	RM45,000	RM60,000
<b>Section 2 (a):</b> Loss of both hands or both feet or sight of both eyes	RM15,000	RM30,000	RM45,000	RM60,000
<b>Section 2 (b):</b> Loss of one hand and one foot	RM15,000	RM30,000	RM45,000	RM60,000
<b>Section 2 (c):</b> Loss of either hand or foot and sight of one eye	RM15,000	RM30,000	RM45,000	RM60,000
<b>Section 3 (a):</b> Loss of either hand or foot	RM7,500	RM15,000	RM22,500	RM30,000
<b>Section 3 (b):</b> Loss of sight of one eye	RM7,500	RM15,000	RM22,500	RM30,000
<b>Section 4:</b> Actual expenses reasonably and necessarily incurred for medical and surgical treatment (Per accident)	RM500	RM1,000	RM1,500	RM2,000
<b>**Annual Premium (Driver + 4 passengers)</b>	<b>MDP5</b>	<b>MDP6</b>	<b>MDP7</b>	<b>MDP8</b>
<b>Comprehensive</b>	<b>RM40</b>	<b>RM70</b>	<b>RM100</b>	<b>RM130</b>
<b>Third Party Fire &amp; Theft</b>	<b>RM60</b>	<b>RM90</b>	<b>RM120</b>	<b>RM150</b>
<b>Third Party</b>	<b>RM80</b>	<b>RM110</b>	<b>RM140</b>	<b>RM170</b>
<b>Each Additional Passenger</b>	<b>RM8</b>	<b>RM16</b>	<b>RM24</b>	<b>RM32</b>

\*\*Annual Premium is subject to 8% service tax

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

### Important Note:

1. Read this brochure before you decide to take out the Guaranteed Auto Protection Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the intermediary or contact us directly for more information.