

MOTOR

SMARTDRIVE ENHANCED PRIVATE CAR ADD-ONS

ENHANCE YOUR MOTOR COVERAGE FOR PEACE OF MIND

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)



Add-On 1: Breakage of Windscreen, Window or Sunroof

Coverage	Cover the cost to replace or repair any glass in the windscreen, window or sunroof of your vehicle that is accidentally damaged without affecting your NCD
Premium Rate	15% of Windscreen Sum Insured



Add-On 2: Special Perils Cover

Add-On 3: Limited Cover for Special Perils

Coverage	Protection against damage to your car from flood, landslide, storm and other convulsions of nature	
Limit	Full sum insured of your car	Up to 25% of the sum insured of your car
Premium Rate	Reduced rate from 0.50% to 0.20%	0.40% on the 25% of the sum insured of your car
Example	RM100,000 car sum insured × 0.20% = RM200	RM100,000 car sum insured × 25% = RM25,000 × 0.40% = RM100



Add-On 4: Waiver of Betterment

Coverage	Covers the additional cost for replacement of the damaged/broken parts with brand new original parts							
Vehicle Age Limit	For vehicles up to 15 years old							
Premium Rate	<table border="1"> <tr> <th>Age of Vehicle</th> <th>Premium</th> </tr> <tr> <td>Age 5 – 7</td> <td>RM110</td> </tr> <tr> <td>Age 8 – 15</td> <td>RM165</td> </tr> </table>	Age of Vehicle	Premium	Age 5 – 7	RM110	Age 8 – 15	RM165	
Age of Vehicle	Premium							
Age 5 – 7	RM110							
Age 8 – 15	RM165							



Add-On 5: All Drivers

Coverage	Provide a blanket waiver of the RM400 Compulsory Excess (in the event of a claim) without the need to declare every individual driver of your vehicle
Premium Rate	Flat Rate of RM20
Exclusion	Compulsory Excess will not be waived if the person driving your vehicle: <ol style="list-style-type: none"> is under twenty (21) years old; or holds a provisional (P) or learner (L) driver's license.



Add-On 6: Legal Liabilities to Passengers

Coverage	Covers you against legal liabilities sought by your passengers against you in the event of an accident due to your negligence
Premium Rate	25% of Third Party premium for vehicles that accommodate up to 5 passengers Additional RM10 per passenger otherwise



Add-On 7: Legal Liabilities of Passengers

Coverage	Covers you against acts of negligence by your passenger that cause loss or damage to a third party.
Premium Rate	Costs only RM7.50 per car

Sign up for SmartDrive Enhanced with add-on coverage today!

Generali Insurance Malaysia Berhad (formerly known as AXA Affin General Insurance Berhad)
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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Important Note:

1. Read this brochure before you decide to take out the SmartDrive Enhanced 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 agent or contact us directly for more information.