

MOTOR

SMARTDRIVE ENHANCED PRIVATE CAR

MOTORING WITH PEACE OF MIND, EVERY TIME



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)





SmartDrive Enhanced Private Car lets you pay a premium that reflects your risk profile, and select add-on options and benefits for enhanced protection on-the-road, while still enjoying all the comprehensive benefits of Generali Motor Insurance.

Key Benefits



Risk-based pricing (detriffed rates)

Enjoy potentially lower premium if you have safer risk profile.



More add-on options and benefits

Options to add-on coverage such as Windscreen cover, Special Perils (Flood) or All Drivers for added benefits.



Fast claims approval

AXA Preferred Workshop

3 working days for claims below RM10,000*

6 working days for claims RM10,000 & above*

AXA Panel Workshop

4 working days for claims below RM5,000*

6-8 working days for claims RM5,000 & above*

**Excluding claims under further investigation and claims with severe vehicle damage.*



Free 24/7 emergency road assistance up to 30km

Call our 24 hours hotline **1-800-88-1033** for vehicle accidents and breakdown assistance.



Repair warranty

Enjoy a 12-month warranty for repairs by our Preferred Workshops and 6 months warranty at our other Panel Repairers.



Driver & Passengers Protection

Provides personal accident and medical reimbursement benefits to you, your passengers and authorised driver in the event of a road accident from **as low as RM0.25 a day**.

- 24/7 unlimited mileage emergency towing
- Additional cash payout up to 20% of sum insured for total loss or theft
- Window snatch theft & ATM withdrawal protection
- Car replacement allowance in the event of own damage claims



FREQUENTLY ASKED QUESTIONS

- 1. Does SmartDrive Enhanced Private Car provide private comprehensive cover only?**
SmartDrive Enhanced Private Car also provides Private Third Party Fire & Theft cover. Please ask us for further information.
- 2. Can I extend SmartDrive Enhanced Private Car to cover windscreen, radio, CD, multimedia system, strike, riot and others?**
Yes, you can cover all the extensions provided under Motor insurance.
- 3. Are there any vehicles that require special consideration for acceptance?**
Different terms may apply to certain sports models.
- 4. Can I still enjoy no loading/no excess if I have made a claim before?**
Different terms may have to be applied if you have made a claim during the past 3 years.
- 5. What is the age limit under the Driver & Passengers Protection Insurance?**
The minimum age limit is 17 and maximum is 75 years old.

Sign up for **SmartDrive Enhanced Private Car** today!

For more information, call your agent or
Generali Customer Service Hotline **(603) 2170 8282**
Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

Ask your insurance agent for more details

SDPW/BR (02/23)

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 Private Car 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.