

Product Disclosure Sheet

MY Car Plus

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 [Chubb Insurance Malaysia Berhad](#) or PIDM (visit www.pidm.gov.my).

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information about additional coverage options that can be added to your Private Car motor insurance when you purchase it with us.

Other customers have read this PDS and found it helpful; **you should read it too**, in addition to the Private Car PDS.

1. What is MY Car Plus?

MY Car Plus provides optional packages that are sold on top of the Private Car insurance policy. These packages include a variety of additional coverages that are bundled together and endorsed to your Private Car policy for an additional premium.

2. What are the additional covers / benefits provided?

	Package Benefit		
	Lite	Pro	Max
Accidental Death	RM10,000	RM30,000	RM50,000
Permanent Disablement	RM10,000	RM30,000	RM50,000
Funeral Expenses	RM1,000	RM1,000	RM1,000
Accidental Hospital Income	RM50 (up to 120 days)	RM100 (up to 120 days)	RM150 (up to 120 days)
Double Indemnity (During nationwide public holiday)	RM20,000	RM60,000	RM100,000
Towing & Minor Repair Service	up to RM 400 / incident	Towing: unlimited Minor Repair Service: free labor charge up to RM 400 per incident	
Natural Disaster Relief	RM2,500	RM5,000	RM10,000
Taxi Allowance Reimbursement	-	up to RM50	up to RM100
Accident Inconvenience Allowance	-	RM 300 for loss of use more than 3 days	RM 500 for loss of use more than 3 days
Key Care Cover	-	up to RM1,000	up to RM2,000
Window Snatch Theft	-	up to RM500	up to RM1,000
Additional Cash Payout	-	up to RM3,000	up to RM5,000
Full Body Paint Service	-	-	RM 3,000 if repair cost more than 25% of SI
Hotel Accommodation Reimbursement	-	-	up to RM 500 / incident
Tyres and Rims	-	-	up to RM2,500
Premium per annum	RM35	RM100	RM450

Note:

The information provided in this Product Disclosure Sheet is a summary for quick and easy reference. The exact terms, conditions and exclusions that apply are stated in the policy wording.

If you have any questions or require assistance on the MY Car Plus, you can:
 Call Us at: 603-2058 3000
 Visit Us at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>
 Email Us at: Inquiries.MY@chubb.com

3. Know Your Obligations

For this MY Car Plus, you must pay a premium of:	
Base premium (under Private Car policy)	RM 1,816.43
(-) 0% NCD entitlement (under Private Car policy)	RM 0.00
(+) Plan: Pro	RM 100.00
(+) Additional coverage for All Drivers (under Private Car policy)	RM 20.00
(+) Additional coverage for Legal Liability of Passengers (under Private Car policy)	RM 7.50
(+) 8% Service tax	RM 155.51
(+) Stamp duty	RM 10.00
(+) Commission / (-) Rebate for direct channel	10% or RM 194.39
Total premium payable	RM 2,109.44

4. IMPORTANT INFORMATION YOU SHOULD KNOW

A	This PDS is to be read together with the PDS for Private Car.
B	The duration of coverage is 1 year. You need to renew the insurance cover annually.
C	The insurance will only be effective once you have paid the premium (cash before cover).
D	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim.
E	In the event of an accident, you should notify us the soonest possible. You may do so by: 1. Contacting us via MY Chubb Motor Assist mobile app. Alternatively, please contact us at 603-2058 3000 for further assistance. 2. Lodge a police report within 24 hours. 3. Your vehicle will be towed to a Chubb's Preferred or Panel Workshop based on your preference. 4. Submit your claim via MY Chubb Motor Assist mobile app.
F	List of Chubb's Preferred Repairers and Panel Workshops can be found at: https://www.chubb.com/my-en/customer-service/accident-repair.html/. Alternatively, you may contact the Assistance Service Provider, which is currently 1300 88 0128.

5. Can I cancel my Policy?

Yes. You may cancel your Private Car policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim. The coverages under your selected package will also end together with your Private Car policy.

Your refund will be the difference between the total premium and the customary short-period rates as shown in the policy wording, calculated for the time we were on risk until the date we receive the Certificate of Insurance (or alternatively a Statutory Declaration). However, there will not be any refund if we have been on risk for more than eight (8) months.

6. Can I cancel only the MY Car Plus package?

Yes. You may cancel your MY Car Plus package at any time by giving a written notice to us. Please note that cancellations are not eligible for a refund.