SECURE MOTOR

Bad weather calls for **good vehicle coverage**

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CIMB BANK

About This Product

Secure Motor is a Private Car Comprehensive Insurance policy, which offers better coverage to meet your needs on the road.

Key Coverage

- Special Perils Coverage for floods, storms or other convulsions of nature up to RM10,000
- All Drivers Cover
- 12 Months Repair Warranty
- 24-Hour Rakan Auto Assist – Towing and labour costs per incident up to RM300
- Loss / damage to your own vehicle due to an accident
- Loss / damage to your own vehicle due to accidental fire / theft
- Liabilities to third party for injury, death & property loss / damage

Enhanced Benefits

Special Perils Coverage[1]

- Provides you a claim amount of up to RM10,000 or 20% of Sum Insured, whichever is lower for any loss / damage to your car caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature.

All Drivers Cover

- Coverage for all drivers, where no compulsory excess is applicable. However, if the authorized driver at the time of accident is aged below 26 years old, or holds a provisional or learner driver license, an amount of RM1,000 will be imposed.

12 Months Repair Warranty

- Repair warranty of 12 months against defects on the new parts replaced and workmanship carried out by our panel workshops.

24-Hour Rakan Auto Assist

- Emergency Towing Services following an accident.
- Emergency Breakdown and Minor Roadside Repair Services.
- Up to RM300 per incident for towing and labour cost for roadside repairs. Cost of parts and toll charges are excluded.
- Nationwide network of panel workshops.

[1] With additional premium, your car can be covered up to the Sum Insured specifed in your Policy Schedule.

Optional Benefits

Waiver of Betterment Costs

- Waive all claim related Betterment Costs provided your car is not more than 15 years in age.

Unlimited Towing Costs

- Your car does not exceed 15 years in age.
- Towing Costs cover unlimited towing services in respect of any single towing trip from the location of the accident / breakdown to our panel repairer of choice or a safe place of storage within Malaysia while awaiting repairs / disposal.
- If your vehicle breaks down and the cost incurred is only for towing services, we will not deduct any excess and you will not lose your No Claim Discount (NCD) entitlement.

Full Convulsion of Nature Cover

- Top up for Full Special Perils Coverage.
- Your car can be covered up to the Sum Insured specified in your Policy Schedule for loss / damage to your car caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature.

Other Optional Benefits

- Cover for Windscreens, Windows and Sunroof
- Legal Liability to Passengers*
- Separate Cover for Accessories Fixed to Your Car
- Current Year NCD Relief
- Compensation for Assessed Repair Time (CART) – to compensate for the loss of use of your car
- Private Hire Car – for vehicles used for e-hailing services
- Auto Loan Protection
- Financing Gap

** This is mandatory if you drive your vehicle in Singapore.*

How much premium do I have to pay?

The total premium that you have to pay may vary depending on the sum insured of the vehicle, cubic capacity, no-claim-discount (NCD) entitlement and other underwriting criteria that the Company imposes, for example, policyholder age, vehicle age etc.

Example

Insured Age: 35
Vehicle Age: 0
Make/Model: Perodua Myvi

Sum Insured: RM55,000
NCD: 55%

	Secure Motor	Comprehensive Policy
Total Premium (Before Service Tax and Stamp Duty):	RM 838.11	RM 846.20

What are the fees and charges that I have to pay?

Type	Amount
Stamp Duty	RM 10.00
Service Tax	6% of premium

What is included in the premium	Amount
Commission to the insurance intermediary	10% of premium

What are the major exclusions under this Policy?

This Policy does not cover certain losses, such as your own death or bodily injury due to a motor accident or your liability against claims from passengers in your vehicle.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions under this Policy.

Underwritten by:
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This is a product leaflet and not a contract document. The descriptions of the available covers are only a brief summary for quick and easy reference. Please refer to the Product Disclosure Sheet (PDS) for more information on this plan as well as the policy documents for the complete terms and condition of this plan.

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For more information, log on to www.cimb.com.my, call +603 6204 7788 or visit any of our CIMB Bank branches nationwide.

Terms and conditions apply.