



CHUBB®

MY Smart Car Insurance

# MY Smart Car Insurance

*The Smarter Choice for Your Needs*

Do you have a car that sits in the car porch most days? Are you a retiree? Do you work from home? If your answer is 'YES' to any of these questions, MY Smart Car Insurance could help you save on your car insurance.

MY Smart Car Insurance is a flexible, yet comprehensive car insurance tailored specially for low mileage drivers. It allows you to insure your car at a capped mileage to enjoy lower premiums. Less driving means more saving. It's as simple as that!



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](http://www.pidm.gov.my)).

## Why choose MY Smart Car Insurance?

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### Great coverage for less

Enjoy comprehensive coverage with premium that is charged based on the mileage you need. Drive more, pay more; drive less, pay less.

MY Smart Car Insurance covers you against:

- Loss or damage to your car due to accidental fire, theft or accident collision
- Third party bodily injury and death
- Third party property loss or damage



### Flexible coverage with more saving

The standard mileage limit provided under this policy is 5,000 kilometers. However, you are given the flexibility to top up before you reach your mileage threshold. What's more, if you do not exceed the permitted mileage upon the expiry of your insurance policy, the unused mileages (capped at 2,000km) can be carried forward to the next policy year upon renewal.



## **Peace of mind with the access to Chubb's full panel of repairers**

With over 250 panel repairers nationwide, we have the right one just for you.

- 6 months warranty on repair
- Faster claims approval
- Cashless claim windscreen repair

Following an accident, you can send your car to:

- (a) our panel of approved workshops; or
- (b) workshops approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS); or
- (c) workshops that we have given you a special permission to use. Permission may be granted where:
  - (i) no motor repair workshop described in (a) and (b) above is available at the location of your car, and we are unable to assist you in accessing the nearest workshop described in (a) and (b) above;
  - (ii) repairs require special expertise from specific repairers which cannot be provided by a motor repair workshop described in (a) and (b) above; or
  - (iii) the motor repair workshop is a franchise repairer.

Failing which, we can refuse to pay your claim.



## Enhanced coverage with additional add-ons

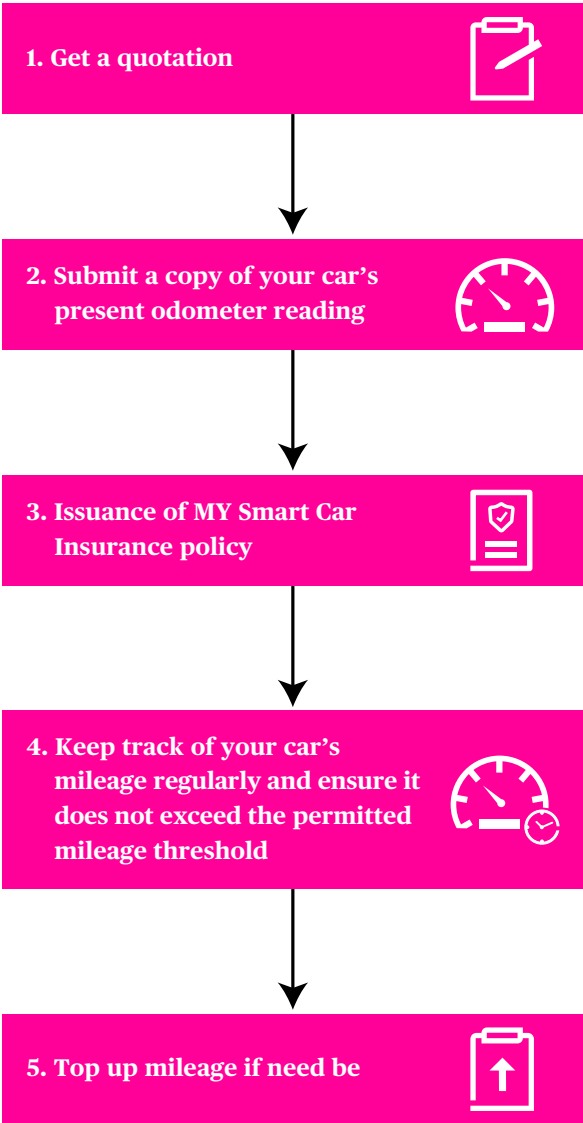
We offer additional coverage options that you can customize to meet your needs and lifestyle:

- Windscreen coverage
- Special perils
- Legal liability to/of passenger
- All drivers coverage
- Waiver for cost to replace new original parts (Betterment buy back)
- Voluntary excess

*Note: Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable.*

## How it works?

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## What if I exceeded the mileage limit?

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Your policy will automatically switch to cover only third-party liability. You will be required to top up the mileage to ensure that you enjoy the comprehensive coverage of the product.

## How to purchase MY Smart Car Insurance?

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Contact your servicing Chubb Agent or visit your nearby Chubb office

## General Exclusion

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- Driving without a valid license, under the influence of alcohol or narcotics
- Fraud and exaggerated claims
- Vehicle is used for unlawful purpose and racing
- Failure to take precaution
- War (of any like), strike, riots and civil commotion

*Note: Please refer to the policy wordings for full list of exclusions.*



## Contact Us

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This product is underwritten by Chubb Insurance Malaysia Berhad, Registration No: 197001000564 (9827-A). Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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