

## **Car Insurance - Frequently Asked Questions**

### **1. What is this product about?**

- This policy provides insurance against damage to your own vehicle and/or your liabilities to other parties as a result of a motor accident depending on type of cover you selected.

### **2. What are the covers / benefits provided?**

a)	Comprehensive Cover	- accidental or fire damage to your vehicle or theft of your vehicle.
b)	Third Party Fire & Theft	- cover your liability towards third party as a result of motor accident and damage/loss of your vehicle due to fire and/or theft.
c)	Third Party Cover	- it will cover: <ul style="list-style-type: none"> <li>➤ Death or third party bodily injury; and</li> <li>➤ Third party property loss or damage.</li> </ul>
Optional add-on benefits available with Comprehensive Cover that you may wish to purchase by paying additional premium:		
<ul style="list-style-type: none"> <li>➤ Windscreen damage</li> <li>➤ Riot Strike &amp; Civil Commotion</li> <li>➤ Passenger liability cover</li> <li>➤ Damage arising from flood and landslide</li> <li>➤ Cash compensation if your vehicle is declared total loss or damage due to flood</li> <li>➤ Transportation Fare</li> <li>➤ Vehicle Break-in</li> <li>➤ Key Replacement</li> <li>➤ Car Loan Support</li> <li>➤ Tyres and Rims Repair/Replacement</li> </ul>		

- The above optional benefits are for Private Car only. There are separate extras for Commercial Vehicles.
- Duration of cover is for one year. You need to renew the insurance annually. It is advisable that the period of insurance must tally with the road tax. To check your car insurance expiry date, please visit [JPJ](#).
- We also provide Free 24 hours, 7 days Road Assistance Service for all Comprehensive Car Insurance policies.

### **3. How do I renew my Car Insurance?**

- Renew online including road tax renewal service via BonusLink website and mobile app [https://www.bonuslink.com.my/EN/Promotions/AIG\\_CARINS.aspx](https://www.bonuslink.com.my/EN/Promotions/AIG_CARINS.aspx) .

### **4. I want to renew my Car Insurance online. How does the road tax renewal service work?**

- We provide **Road Tax renewal service** when you renew your Car Insurance online with us.

<b>Question</b>	<b>Answer</b>
Is the road tax renewal service applicable for vehicles used in West Malaysia & East Malaysia?	This service is currently available only for vehicles used in West Malaysia. For vehicles used in East Malaysia, you can still renew your car insurance online (without selecting road tax).

<p>What types of charges are involved when I renew road tax with AIG Car Insurance online?</p>	<p>You'll only be charged for:</p> <ol style="list-style-type: none"> <li>1. Road tax fee</li> <li>2. MyEG delivery charges (Klang Valley RM6, Peninsular Malaysia RM8, Sabah &amp; Sarawak RM10)</li> <li>3. MyEG e-Services Charge @ RM2.75</li> <li>4. MyEG Service Tax @6% of delivery charges &amp; e-services charges</li> </ol> <p>All deliveries are facilitated by MyEG Services.</p>
<p>When will I receive my road tax after I have renewed it here?</p>	<p>Klang Valley: 12 working days Peninsular/West Malaysia : 13 working days Sabah &amp; Sarawak : within 15 working days</p> <p>During this period, if delivery of your road tax sticker is delayed, you may use road tax receipt as proof of the road tax renewal. Visit <a href="https://rdtax.myeg.com.my/roadtaxReceipt/">https://rdtax.myeg.com.my/roadtaxReceipt/</a> to obtain road tax receipt.</p>
<p>Who will deliver the road tax to me?</p>	<p>All deliveries are facilitated by MyEG Services Logistic Officers.</p>
<p>I've renewed my car insurance with road tax renewal online with AIG. I haven't received my road tax as per expected delivery date. What do I do?</p>	<p>You can check your road tax delivery status via the following method :</p> <ul style="list-style-type: none"> <li>• Online via MyEG website</li> <li>• Call MyEG customer service at +603 7801 8888</li> <li>• Call AIG Malaysia to enquire further at 1800 88 8811</li> </ul>

#### 5. How much premium do I have to pay?

- With the phased motor liberalization, the premium you may need to pay is based on the risk factors such as your age, gender, your vehicle age, make and model, cubic capacity, sum insured, location of your vehicle mostly used and any other factors that may be applicable at time of cover issuance.

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

- Stamp duty: RM10.00
- Premiums are inclusive of Service Tax (ST) of 6%.

#### 7. What are some of the key terms and conditions that I should be aware of?

- Who can apply - Anyone between the age of 22 to 75 years old with a valid driving licence for the appropriate class of vehicle. Minimum driving experience is 1 year. Acceptance may be subjected to our internal underwriting guidelines.
- Pursuant to Paragraph 5 of the Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purpose unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance).
  - You must answer the questions fully and accurately.
  - Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
  - The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
  - In addition to answering the questions in the Proposal Form (or when you apply for this

insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you have applied for this insurance) is inaccurate or has changed.
- The excess that is the amount of loss you have to bear in the event of an accident. There is an additional excess of RM400 in case of accident where your vehicle is driven by a person not named in your policy, below the age of 21 or still under probational licence (P) (for Comprehensive Private Car).
- Betterment charges (if you involve in accident and the damaged parts are replaced with new parts) will apply for vehicles age 5 years and above.
- You must ensure that your vehicle is insured at the appropriate amount.
- You have to maintain your vehicle in a roadworthy condition
- Motor is a Cash Before Cover policy. Payment must be made upfront before cover can be issued.

#### **8. 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;
  - Your liability against claims from passengers in your vehicle; and
  - Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.

*Note:*

*This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.*

#### **9. Can I cancel my policy?**

- You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium, provided that we have not paid a claim against your policy. A minimum premium of RM50 will be retained and the balance calculated on short-period rates or prorate, depending on whether yours is a first year or a renewal policy with us.

#### **10. What do I need to do if there are changes to my contact details?**

- AIG Malaysia gives you 24/7 online convenience to update your policy contact information [here](#).

At your convenience, you can now do the following updates online:

1. Mailing Address
2. Email Address
3. Contact Number

#### **11. Where can I get further information?**

- Should you require additional information about motor insurance, please refer to the insurance info booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from your insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:



Menara Worldwide  
198 Jalan Bukit Bintang  
55100 Kuala Lumpur  
Walk In Service Counter: Level 17

**Contact Information**

Toll Free 1800-88-8811 (within Malaysia)  
General Line 603-21180188  
Fax 603-2118 0288  
Email [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

**Operation Hours**

Monday to Friday, 9am to 5pm (except Public Holidays)

**BonusLink x AIG Terms and Conditions**

1. BonusLink Members are eligible to collect BonusLink Points for renew/purchase of AIG car insurance through the BonusLink Website or Mobile Web [https://www.bonuslink.com.my/EN/Promotions/AIG\\_CARINS.aspx](https://www.bonuslink.com.my/EN/Promotions/AIG_CARINS.aspx) only.  
To renew/purchase, BonusLink Members are required to:
  - a. Click “Renew Online Now”; and
  - b. Enter your BonusLink Card Number and Vehicle Number before being redirected to the AIG Car Insurance page.
2. BonusLink Members shall be awarded with 1 BonusLink Point for every successful Ringgit spent on the net premium. *(effective on 1<sup>st</sup> March 2023)*
3. BonusLink Points will be credited to Member’s BonusLink Account within 40 working days after the transaction date.
4. BonusLink and AIG Malaysia Insurance Berhad reserve the right to modify the terms and conditions, with or without prior notice. The continued use of the platform shall constitute and be deemed to be your acceptance of the modification and your consent to abide by any terms thereof.