

PROVIDING PERSONAL ACCIDENT COVERAGE TO YOU AND YOUR PASSENGERS

As a responsible driver, you want to ensure that everyone in your vehicle is protected against the unexpected while travelling in it.

Why Drive Smart Shield?



Accidental Death/Permanent Disablement

Pays up to the sum insured.



Hospital Income Benefit

Pays a daily benefit of RM50 for the period of hospitalization, up to a maximum of one hundred and eighty (180) days.



Medical Expenses

Reimburses Medical Expenses as determined by the schedule of benefits.



Repatriation Expenses

Reimburse up to RM1,000 for expenses incurred in sending the Insured Person's mortal remains back to the Insured Person's home, in the event of a fatal Accident.



Funeral Expenses

Pays for Funeral Expenses in the event of an accidental death.



Renewal Bonus

Up to 50% Renewal Bonus (applies only to the driver of the Named Vehicle).



Dental Correction and/or Corrective Cosmetic Surgery

Reimburse amount specified in the Schedule in respect of expenses incurred.

Eligibility

For all commercial vehicles and privately owned vehicles excluding motorcycles, with seating capacity of 1 seat up to a maximum of 55 seats only.

Drivers aged 18 and above.

BENEFIT TABLE

Benefits	Principal Sum Insured (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
Accidental Death	10,000	20,000	30,000	40,000	50,000
Permanent Disablement (up to)	10,000	20,000	30,000	40,000	50,000
Medical Expenses (up to)	500	1,000	1,500	2,000	2,500
Funeral Expenses	500	1,000	1,500	2,000	2,500
Dental Correction and / or Corrective Cosmetic Surgery (up to)	500	1,000	1,500	2,000	2,500
Hospital Income (per day, up to 180 days)	50	50	50	50	50
Repatriation Expenses (up to)	1,000	1,000	1,000	1,000	1,000
Renewal Bonus (applies only to the driver of the Named Vehicle)	10% per annum (up to maximum of 50%)				

PREMIUM

Seating Capacity (Including Driver)	Annual Premium (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
1	37.74	66.04	89.62	117.92	141.51
2 - 5	165.09	273.58	349.06	490.57	599.06
6 - 10	330.19	547.17	702.83	981.13	1,198.11
11 - 18	594.34	985.85	1,268.87	1,764.15	2,155.66
19 - 27	891.51	1,481.13	1,900.94	2,650.94	3,231.13
28 - 36	1,188.68	1,976.42	2,537.74	3,533.02	4,311.32
37 - 45	1,485.85	2,471.70	3,174.53	4,415.09	5,391.51
46 - 55	1,816.04	3,018.87	3,877.36	5,400.94	6,589.62

Note: Premium subject to Service Tax.

EXCLUSION

The insurance shall not apply in the following circumstances:

- Occasioned while the Named Vehicle is used for racing, road rally, pacemaking, speed-testing or use for purpose in connection with motor trade;
- Insured Person/driver does not hold a valid driver's licence to drive the Named Vehicle or is not qualified for holding or obtaining a valid driver's licence under the regulations of the Malaysian Road Transport Department or Court of Law. All benefits pursuant to this Policy shall also not apply to the passenger(s) in the Named Vehicle whilst the vehicle is being driven by such Insured Person/driver. Provided Always That this will not apply if the Insured Person/driver has an expired driving licence but is not disqualified from holding or obtaining such licence under the regulations of the Malaysian Road Transport Department or any other relevant laws;
- While the Named Vehicle is used for illegal business pursuit as an unlicensed common carrier;
- While the driver is under the influence of intoxicating liquor or drugs.

Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusion.

This brochure is for general information only and it is not a contract of Insurance. The descriptions of available coverage are only a brief summary for quick and easy reference. The precise terms and conditions that apply are specified in the Policy.