

Prepared for : \_\_\_\_\_

Print Date : \_\_\_\_\_

**Product Disclosure Sheet**

(Read this Product Disclosure Sheet before you decide to take out the BMW Comprehensive Motor Insurance Programme policy. Be sure to also read the general terms and conditions).

**Financial Service Provider** : Allianz General Insurance (Company) Malaysia Berhad (“We”/“Us”/“Our”)  
**Product Name** : BMW Comprehensive Motor Insurance Programme

**1. What is the product about?**

This Policy provides insurance against liabilities to other parties for bodily injury or death, damage to other parties’ property, and accidental or fire damage to your vehicle or theft of your vehicle.

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

Coverage	Private Car Comprehensive	BMW Comprehensive Motor Insurance Programme
<b>Loss/Damage to own vehicle due to Accident, Fire/Theft</b>	√	√
<b>Third Party Bodily Injury and Death</b>	√	√
<b>Third Party Property Loss or Damage</b>	√	√
<b>Waiver of Compulsory Excess if not Named Driver</b> (compulsory excess of RM400.00 will be waived provided the driver is not under 21 years old or holds a provisional or learner driver’s license)		√
<b>Compassionate Allowance for Total Loss/Theft</b> (an amount equivalent to 20% of the sum insured under comprehensive cover subject to the maximum amount of RM5,000.00)		√
<b>Compassionate Flood Cover</b> (RM2,000.00 as a form of allowance)		√
<b>Key Care</b> (reimbursement for expenses incurred to replace stolen or damaged car key due to theft, up to RM2,000.00)		√
<b>Car Inconvenience Allowance</b> (allowance for your inconvenience whilst your car is being repaired due to an own damage claim to your car, RM200.00 per day, up to 5 days) <i>Note: The allowance will not be paid for any repair or replacement of windscreen or window(s) or for a total loss, theft.</i>		√
<b>Driver And Passengers' Personal Accident</b> (payable if you/the authorised driver/passengers suffer death or bodily injury due to an accident while driving or travelling in your car)		√

Note: Please refer to the policy contract for the full features, benefits and scale of benefits.

Optional benefits (if applicable) that you may wish to purchase by paying additional premium:

- Windscreen damage
- Passenger liability cover
- Inclusion of Special Perils such as typhoon, storm, landslide or subsidence

*This list is non-exhaustive. Please refer to Our branches and/or insurance intermediary for all other optional covers that are available.*

**NOTE:**

- (i) It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.
- (ii) Duration of cover is for 1 year. You need to renew the insurance cover annually.

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured, no-claim-discount (NCD) entitlement, optional benefits required and the underwriting requirements of the insurance company.

- Standard Cover : RM\_\_\_\_\_ premium for sum insured of RM\_\_\_\_\_
- Additional cover : RM\_\_\_\_\_
- The estimated total premium that you have to pay is RM\_\_\_\_\_

Example: For a new BMW 320i with a sum insured of RM270,000 and 35-year-old driver, the premium payable is as follows:

	Private Car Comprehensive (RM)	BMW Comprehensive Motor Insurance Programme (RM)
Premium	6,966.45	7,246.45
No Claim Discount – 55%	3,831.54	3,985.54
Gross Premium	3,134.90	3,260.90
8% Service Tax	250.79	260.87
Stamp Duty	10.00	10.00
<b>Total Due</b>	<b>3,395.69</b>	<b>3,531.77</b>

Note that the premium shown above is for illustration purposes only and may not be the final premium charged.

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

Type	Amount
• Commission paid to the insurance intermediary (if any)	• 10% of gross premium
• Stamp Duty	• RM10.00
• Service Tax	• 8% of premium

**\*The Service Tax (“ST”) amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.**

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

- **Importance of Disclosure**
  - **Consumer Insurance Contract**  
Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes 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 and/or all the questions required by the Company fully and accurately and 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, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

- **Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied or contract terminated.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. **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 is inaccurate or has changed.**

- You must ensure that your vehicle is insured at the appropriate amount.
- Compulsory Excess and other Excess is the amount to be borne by you in the event of a claim.
- Cash Before Cover – The premium due must be paid and received by Us before cover commences. This insurance is automatically null and void if this condition is not complied with.
- Claims –If your vehicle is involved in any incident that could lead to a claim under this policy, you must send your vehicle to any of Our panel of approved workshops or any other repairer that We have given you special permission to use. Where We have not granted you special permission to send your vehicle to a specific repairer, your failure to send your vehicle to Our panel of approved workshops for repair would constitute a breach of your policy with Us and We can decline your claim. Where there are no panel of approved workshops at any nearby locations in the event of an incident, We may at Our discretion choose to either:
  - a) assist you to access the nearest workshop on Our panel and arrange for towing services to such workshop at no cost to you; or
  - b) allow your damaged vehicle to be repaired at a nearby motor repair workshop that is registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by Us.

**6. What are the major exclusions under this policy?**

This policy does not cover certain losses such as:

- Your liability against claims from passengers in your vehicle.
- Loss, damage or liability arising from an act of nature i.e. Special Perils such as typhoon, storm, landslide or subsidence
- If the vehicle is used for racing, hire or reward including private hire car (e-Hailing usage).

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

**7. 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 based on pro-rata if your vehicle has been insured continuously for more than 12 months or short period rates if vehicle has not been continuously insured for more than 12 months within the same Company. Any minimum premium paid under the policy is not refundable. Refund premium is allowed provided no claim has arisen during the then current Period of Insurance.

**8. What do I need to do if there are changes to my contact/personal details?**

It is important that you inform Us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about motor insurance, you can contact Us or any of Our branches or visit [www.allianz.com.my](http://www.allianz.com.my)

If you have any enquiries, please contact Us at:

**Allianz Customer Service Center**

Allianz Arena  
Ground Floor, Block 2A, Plaza Sentral  
Jalan Stesen Sentral 5, Kuala Lumpur Sentral  
50470 Kuala Lumpur.  
Allianz Contact Center: 1 300 22 5542  
Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

  AllianzMalaysia



[allianz.com.my](http://allianz.com.my)

**10. Other types of motor insurance cover available:**

- Private Car Comprehensive Cover

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THAT AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INSURANCE INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 17/10/2024.