

Important Notice and Declaration

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for the 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 Application Form. You must answer all questions in this Application Form fully and accurately.

Declaration:

1. I understand the contents of the application, including all notices therein.
2. I understand that the purchase of any extended cover (as identified in Section F, Policy Coverage) is not compulsory and is at my sole discretion.
3. I understand and agree that the contract of insurance that I have applied for shall only take effect on the date the contract of insurance has been issued by Etiqa General Insurance . I understand that the contract of insurance will only be issued following the assessment by Etiqa General Insurance , and provided that the full premium has been received by Etiqa General Insurance .
4. I understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of insurance, refusal or reduction of my claim(s), change of terms or termination of my contract of insurance.
5. I understand the terms and conditions of the contract of insurance and product disclosure sheet in a language that I understand.
6. I agree that any payment by Etiqa General Insurance to the account details provided by me in Section G of this Application, will be deemed as full payment and Etiqa General Insurance shall be released and fully discharged from further liability and demand in relation to the payment. I confirm that the bank account details in Section G is active and maintained in Malaysia.
7. I understand that it is an offence under the law of the Republic of Singapore to enter the country without extending passenger liability cover to my motor insurance. I confirm that the passenger liability cover is sufficient if I intend to travel to Singapore with my vehicle.
8. I confirm that I have insured my vehicle for a sum not less than its market value, as I am liable to bear a ratable proportion of the loss in the event that the sum insured at the time of the loss is less than the market value by 10%.
9. I agree that in the event that my vehicle is involved in an accident and gives rise to a claim, my vehicle must be removed to motor repair workshops which has been selected and approved by Etiqa General Insurance or PIAM Approved Repairers Scheme (PARS) for repairs.
10. I understand that premiums will be subjected to relevant charges or taxes, including Goods & Service Tax, as deemed necessary by the Malaysian tax authorities.