

NO	DESCRIPTION	ETIQA	AMGEN	REMARKS
	MOTOR INSURANCE			
1	TYPE OF MOTOR INSURANCE			
	1.1 Comprehensive Premier	X	i) Towing 365km ii) Full Accidental damage including impact from falling trees iii) Attempted theft damage iv) All Driver v) Compassionate allowance for loss of car 5% of premium but limited to maximum of \$5K vi) Warranty for workmanship vii) Partial cover for flood, typhoon, nature etc	i) Only for cars < 5 yrs ii) Minimum sum insured \$40K
	1.2 Comprehensive	i) 14 days Courtesy Car for Comprehensive ONLY ii) Agreed value iii) all authorised driver iv) 24/7 emergency assistance (Towing 200km only) v) Nil Excess vi) towing 200km per claim Note:- Add PA for additional benefits such as: - Unlimited towing - Medical expenses up to \$1500/pax - Accident up to \$60K/death	i) Towing 50km ii) Minimum sum insured \$10K	iii) Agreed value means Insured will get exactly the sum insured iv) Market Value means car will be assessed on current date of claim (Imply Devaluation)
	1.3 Third Party F&T Premier	X	i) Can claim own damage but limited to maximum of \$5K ii) Sum insured must be between \$15K to \$40K or iii) Vehicle age bet 11yrs to 25yrs	

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	1.4 Third Party (TP) with Fire & Theft (F&T) for sum insured > than 4K	i) X buy windscreen ii) Can Claim for F&T iii) F&T does X cover own damage or accident damage iv) can buy PA for additional benefits such as :- - towing 350km roundtrip - Medical expenses up to \$1500/pax - Accident up to \$60K/death	i) X buy windscreen ii) Can claim for F&T iii) Does X cover own damage or accident damage iv) Minimum sum insured \$7K	When sum insured is > than 4K, customer has a choice between (1.4) & (1.5) for Etiqua
	1.5 Third Party (TP) only with sum insured < than \$4K	i) Compulsory to buy PA & hence enjoy additional benefits:- - towing 350km roundtrip - Medical expenses up to \$1500/pax - Accident up to \$60K/death ii) Totally X claim iii) X allowed to add-on windscreen	X	This category is merely to fulfil requirement of the law that all vehicle must have insurance
2	REFERRED cases			
	2.1 Insurance lapse > than 30 days	i) require photo of car -front,back, left & right	i) No requirement for car photo ii) No need approval	
	2.2 TP (similar to para 1.3 above)	i) must add-on PA which comes with towing ii) X allowed to add-on windscreen		
	2.3 Sum insured > than \$300K	i) Co will prepare quotation & customer must AGREE to it b4 Co will seek approval from Etiqua. ii) Once approved, then only customer can make payment iii) Any changes, approval must be re-applied iv) Lorry can accept Permit A & C	> than 750K	
	2.4 Car > than 20 yrs old			
	2.5 Insured Driver 70 yrs & >			
	2.6 Special Vehicle Type - Ambulance - Lorry - Trailer		Lorry only for Permit C and minimum sum insured \$20K	i) Lorry require grant and last year cover note ii) Trailer require 2 grant, (Prime mover and carriage body
	2.7 Car has > than 2 claims			
	2.8 claim windscreen > than 2 times per year			

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3	High Risk Vehicle			
	3.1 Certain vehicle record high theft rate such as :- - Hilux - Isuzu - D-Max - Triton - Ford Ranger - other 4-wheel drive - Sport Car - Luxury car	All vehicles classified as high risk cannot be quoted under Agreed Value	i) Can be Agreed value for 4 wheel car but need approval ii) luxury car need approval but need to know customer occupation	
4	All Driver Coverage			
	4.1 Car register in the name of Individual	i) Covers all drivers ii) If driver below 21 yrs or P-License, an EXCESS FEE of \$400 will be charged	i) If Comprehensive, 2 nd Driver free but Driver No:3 – 8 @ \$10 each	AmGen Excess Fee of \$400 if any of the below applies:- i) Driver under 21yrs ii) Driver hold P-Licence iii) Driver not named in schedule as Driver
	4.2 Company Car	i) Compulsory to add-on All Driver with charge of \$50 ii) Require Car Grant or last year Cover Note to verify car model	i) if comprehensive premier covers All Driver ii) if comprehensive only must add All Driver @ \$50/=	
5	Non-Citizen of Malaysia			
	5.1 Require additional details	i) Last year cover note or car grant ii) Date of Birth or Passport (Snapshot) iii) Nationality iv) Gender	Similar to Etiqa	
6	Betterment			
	Extra cost when damaged parts are replaced with original parts for both Car Body and Car Engine	- < than 5 yrs – 0% - 5 yrs - 15% - 6 yrs - 20% - 7 yrs - 25% - 8 yrs - 30% - 9 yrs - 35% - > than 10 yrs – 40%	Similar to Etiqa	AmGen only give original part for ENGINE. X applicable to bodyparts
7	E-hailing	i) Compulsory for all Grab Drivers ii) Extra 36% from Gross Premium iii) Can add 2 nd Driver for Grab Purpose only	Extra premium is computed by system hence we do not know %	

