

3 Know Your Obligations

For this motor insurance policy/takaful certificate , you must pay a premium/takaful contribution of:		N4
Base premium/takaful contribution	RM xx	
(-) 0% NCD entitlement	RM xx	
(+) Additional coverage	RM xx	
(+) 6% Service tax	RM xx	
(+) Stamp duty	RM xx	
(+) Commission / (-) Rebate for direct channel	xx% or RM xx	
Total premium / takaful contribution payable	RM xx	



IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance/takaful cover annually.	N5
B	The insurance/takaful will only be effective once you have paid the premium/contribution (cash before cover).	
C	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim.	
D	In the event of an accident, you should notify us the soonest possible. You may do so by: 1. xxx 2. yyy <i>FSPs to also highlight the <u>digital avenues</u> available for customers to notify, in the event of an accident.</i>	
E	<i>FSPs to inform customers on the choice of repairers available to the customers.</i>	

? Can I cancel my policy/certificate?

- Yes. You may cancel your policy/certificate at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium/contribution provided you have not made a claim.

FSPs to highlight the process for a cancellation request and include information on any applicable cancellation fee or refunds.

N6

Customer's Acknowledgment*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that [FSP name] has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:
Date: