

Appendix IX - Product Disclosure Sheet (Motor Insurance/Takaful)

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance/takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

FSP Logo and Name

Date: _____

1 What is [Product Name]?

[Product Name] is an insurance policy/takaful certificate against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

For motor takaful, FSPs to briefly describe the applicable Shariah concept.

2 Know Your Coverage

N1 As an illustration, for RM xx annually, you will receive the following coverage:

Sum Insured / Sum Covered	RM50,000
No Claim Discount (NCD) Entitlement	0%
N2 *Additional Coverage (This is purchased with an additional premium/takaful contribution)	<i>For example:</i> <ul style="list-style-type: none">Windscreen coverage with sum insured / sum covered: RM xxBasic flood coverage (Additional xx% to the basic premium/takaful contribution)

Your policy/takaful certificate covers: <ul style="list-style-type: none">Liability to other parties for injury or deathDamage to other parties' propertyDamage to your vehicle due to accident or fireTheft of your vehicleDamage arising from flood and landslide	Your motor policy/takaful certificate excludes: <ul style="list-style-type: none">Your own death or bodily injury due to motor incidentYour liability against claims from passengers in your vehicleDepreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction <p><i>FSPs to include any exclusion on excess (e.g. for unnamed drivers).</i></p>
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If you have any questions or require assistance on your motor insurance policy / takaful coverage, you can:



Call us at
XXX -XXX -XXXX



Visit us at:
[https://\[productspecific webpage\].com](https://[productspecific webpage].com)



Email us at:
XXX@Xmail.com



Scan the QR code above

N3