

The Private Car Policy (Enhanced Private Car Policy) establishes the terms and conditions of the insurance contract, which includes the policy document, application information, the Schedule, Endorsements, and the Certificate of Insurance. Policyholders are required to disclose accurate information during the application process and to inform the insurer of any changes, as misrepresentation may result in policy avoidance, claim denial, or premium adjustments. Coverage options include Comprehensive, Third Party, Fire and Theft, and Third Party Only, with specific events covered under each type, such as accidental collision, fire, and theft, while exclusions encompass mechanical breakdowns and wear and tear. Coverage is limited to social, domestic, and pleasure use, with restrictions on commercial use, and the insured must ensure their car is covered at its market value to avoid penalties for under-insurance. A No Claim Discount (NCD) is available for claim-free periods, and an excess applies to claims, varying based on driver qualifications. In the event of an accident or theft, policyholders must report incidents promptly, contact the Accident Assist Call Centre, and adhere to specific claims procedures, including notifying the police within 24 hours. The policy is valid in Malaysia, Singapore, and Brunei, with additional requirements for driving in Singapore.

Policyholders are advised to submit a Knock-for-Knock (KfK) claim to expedite processing, ensuring their NCD remains unaffected, and they can claim any excess paid from the third party's insurer. They must not negotiate, admit, or repudiate any claims, nor authorize repairs without the insurer's consent. Section A covers loss or damage to the insured car under Comprehensive cover, detailing incidents such as accidental collision, fire, theft, and damage during transit, while excluding consequential losses, loss of use, depreciation, mechanical breakdowns, tire damage, natural disasters, and losses due to criminal acts. The basis of settlement includes options for repair or replacement, with specific conditions for under-insurance and betterment contributions based on the car's age. Towing costs are covered up to RM200 if the car cannot be driven due to damage.

Section B addresses liability to third parties, covering legal liabilities for death or bodily injury and

property damage resulting from the use of the insured car, with exclusions for injuries to passengers for hire, employees, and claims involving property in the custody of the insured. The policy limits liability to unlimited amounts for third-party bodily injury and up to RM3 million for property damage, with an option to extend coverage for property damage to RM20 million for an additional premium. Legal personal representatives are covered following the death of a covered individual, contingent upon compliance with the policy's terms. The insurer retains the right to refuse indemnity if policy conditions are breached or if claims fall outside the coverage scope.

General exceptions to coverage include incidents involving unlicensed drivers, driving under the influence, fraudulent claims, unlawful purposes, racing, use outside specified countries, failure to take precautions, war risks, nuclear risks, natural disasters, contractual liabilities, and incidents involving unauthorized drivers. Conditions precedent to liability include a duty of disclosure and specific claims procedures that must be followed. The policyholder must obtain written consent from the insurer before repairing the car or incurring any expenses related to a claim and is prohibited from admitting responsibility for any incident or negotiating settlements without the insurer's written permission.

Cancellation of the policy can occur at any time by either party, with the policyholder able to cancel by returning the Certificate of Insurance or providing a certified Statutory Declaration if the CI is lost. A refund of the premium is available if no claims were made prior to cancellation, calculated based on the time the insurer was at risk. The policy will lapse automatically if the car is sold or disposed of unless the insurer's consent is obtained for a transfer. The insurer may cancel the policy with fourteen days' written notice, providing a pro-rata refund for the unexpired period, except if the minimum premium was paid or a claim was made.

The policy outlines several endorsements and conditions related to coverage, exclusions, and obligations of the policyholder, including the Excess amount specified in the Schedule, which must

be paid for each claim under Section A arising from one incident. Endorsements include provisions for transferring interest in the policy, coverage for caravans, luggage, or boat trailers under specific conditions, and additional coverage for incidents related to strikes, riots, and civil commotion. The Agreed Value Clause establishes a maximum payout for total loss or theft of the car, while coverage for windscreen and accessory damage is also detailed.

The policy extends coverage to Thailand and West Kalimantan under specific endorsements, with limitations on liability amounts. The policyholder must comply with all terms and conditions, maintain the car in a roadworthy condition, and take reasonable care to avoid situations that could lead to a claim. The policy will not cover reckless behavior, such as leaving the car unattended and unlocked. The policyholder is responsible for paying an excess amount for each claim, as specified in the schedule, and must submit accurate odometer readings at policy inception and renewal. The policy includes endorsements that may apply, which are only valid if listed in the schedule, and the English version of the policy wording prevails over any other language version.

The policy also includes specific endorsements for e-hailing services, covering loss or damage to the vehicle, liability to third parties, and personal accident cover for the authorized e-hailing driver, with exclusions for incidents involving intoxication or unauthorized drivers. The policyholder must install the MSIG Microtag Device in their vehicle and pair it with a smartphone within a specified timeframe to maintain coverage and access safety features. The policyholder is responsible for any applicable taxes related to the policy, and complaints can be directed to the customer service department or the Ombudsman for Financial Services or Bank Negara Malaysia if unresolved.