PRODUCT DISCLOSURE SHEET

eTiQa General Insurance

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Woman Driver Window Snatch Theft** add-on benefit**.** Other customers have read this PDS and found it helpful, you should read this too.

Date: 01/01/2026

❶ What is Woman Driver Window Snatch Theft?

Woman Driver Window Snatch Theft is an optional add-on benefit under the Comprehensive Private Car Insurance policy, providing compensation when the windscreen or window(s) are broken by an unknown person with the intent to steal, resulting in the loss of possessions placed inside the vehicle.

❷ Know Your Coverages

We will reimburse the actual expenses incurred to repair or replace the windscreen or window(s) up to RM500 subject to the following conditions and exclusions below:

1. Incident occurred whilst the Policy Holder or Authorised Driver is driving the car on the road.
2. Police report lodged at the nearest police station where the Incident took place within 24 hours.
3. Policy holder or authorised driver have taken all reasonable steps to prevent further loss or damage.
4. The cover is limited to one (1) occurrence in each Period of Insurance.

This cover is terminated on the date the claim is settled and no reinstatement of coverage is allowed upon settlement of claim.

Annual Premium for this add-on benefit is **RM6.00**

If you have any questions or require assistance on your insurance coverage, you can:

Contact us at 1-300-13-8888 (Etiqa Oneline)	Visit us at https://www.etiqa.com.my/car	Email us at info@etiqa.com.my	Scan the QR code

❸ Know Your Obligations

For this Woman Driver Window Snatch Theft add-on benefit, total insurance premium that you need to pay is as shown in your main Comprehensive Private Car Insurance Product Disclosure Sheet.

* IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (Cash Before Cover).
C	You must ensure that your vehicle is insured 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: a. Please make a police report within 24 hours of the incident; b. Notification can be done in writing or via Claim Assist line 1300 88 1007; c. Complete and submit the Claim Form as soon as possible together with related documents to support the claim; and d. You may send your car to any of the following approved repairer: i. Motor repair workshops which are on Our panel of approved workshops; or ii. Any other repairer that We have given You special permission to use. *Please refer to the policy wording for further details on the Approved Repairer. *Please refer our website for the choice of repairers available. **Note:** This list is non-exhaustive. Please refer to the insurance policy for the full list of terms and conditions.
E	The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

? Can I cancel my policy?

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