PRODUCT DISCLOSURE SHEET

eTiQa General Insurance

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Comprehensive Private Car Insurance.** Other customers have read this PDS and found it helpful, you should read this too.

Date: 01/01/2026

❶ What is Comprehensive Private Car Insurance?

This policy provides cover 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.

❷ Know Your Coverages

The total premium that you have to pay may vary depending on the sum insured, make and model of your vehicle, your age, past claim experience, No Claim Discount (NCD) entitlement, optional benefits selected and our underwriting requirements. An illustration premium, of RM1,536.98 annually, you will receive the following insurance coverages:

Sum Insured	RM84,600.00
Vehicle Make/ Model	Honda City
Vehicle Age	5 years
Cubic Capacity	1497
No Claim Discount (NCD) Entitlement	55%
*Additional Coverage (This is purchased with an additional premium)	Windscreen Cover RM500.00 Etiqa Cashback by Driving Less RM00.00

Your policy covers:
1. Third party bodily injury and death;
2. Third party property loss or damage; and
3. Loss or damage to your own vehicle due to accidental fire, theft, or accident.

Your motor policy excludes:
1. Your own death or bodily injury due to a motor accident;
2. Your liability against claims from passengers in your vehicle;
3. Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
4. Consequential loss, depreciation, wear and tear, rust and corrosion, mechanical or electronic breakdowns, failures or breakdown, equipment or computer malfunction.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your motor 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

Example calculation for this Comprehensive Private Car insurance, you must pay an insurance premium of:	
Basic insurance premium	RM2,975.26
(-) NCD Entitlement	55% or RM1,636.39
(+) Additional Coverage: 1. Windscreen Cover 2. Etiqa Cashback by Driving Less	 RM75.00 RM00.00
Total Premium	RM1,413.87
You also have to pay the following fees and charges:	
Commission/Discount	10%
Service Tax	8% or RM113.11 of total premium
Stamp Duty	RM10.00
Total Premium Payable	RM1,536.98
All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.	

* 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 policy contract 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.