

Travelling by road is one of the most convenient and dominant modes of transportation. You may rely on private motor vehicles to commute between home and work. During festive seasons, you may drive to your hometown or to visit friends and relatives. Occasionally, you may also go on excursions within Malaysia or to neighbouring countries.

We, at Chubb, have designed a comprehensive personal accident plan to cover your risk in view of the considerable amount of time you spend on the road. With a wide selection of plans, Premium DriveCare protects you and your passengers against injury or loss of life whilst boarding, riding in or alighting your private vehicle. With peace of mind, now you can continue your on-the-road travel with your loved ones.



### Benefits at a Glance

- Additional cashless car assistance of RM200\*  
**New Benefit**
- Children from the age of 3 and adults up to the age of 80 are covered  
**Increased Limit**
- Double indemnity during nationwide public holidays in Malaysia
- Car allowance up to 15 days
- Temporary replacement car\*\* within Malaysia up to 5 days (no limit to the number of accidents)
- Personal accident benefits applicable in Malaysia, Singapore and Brunei
- Affordable premium before Applicable Taxes from as low as RM60 per year
- Maximum 14 insured persons including the driver\*\*\*

### General Exclusions

Bacterial infections, diseases, childbirth or miscarriage, under the influence of alcohol or narcotics, while the vehicle is used for hire, racing, road rally, pace-making, speed testing or use for any purpose in connection with motor trade, illegal business, hernia, suicide or any attempted suicide, war (of any like), strikes, riots and civil commotion, driving without a valid licence under the regulations of the Malaysia / Singapore / Brunei Road Transport Department. Persons under the age of 3 and over the age of 80.

(For full list of exclusions, please refer to the policy wordings)

### Frequently Asked Questions

Q: Who can enrol for this plan?

A: Anyone who is at least 18 years old and owns a private motor vehicle is eligible to sign up. The policy can cover up to a maximum of 14 persons\*\*\* between the ages of 3 and 80 in a vehicle.

Q: Will the premium increase as I grow older?

A: The premium for this plan is not dependent on Your age. It would not increase as You grow older as long as we do not revise our premium rates for this plan. Under the policy, premiums payable are not guaranteed and We reserve the right to amend the premium by giving You 30 days written notice.

Q: How should I make a claim?

A: In the event of a claim, please call any of the Chubb offices nearest to You or our toll free number at **1-800-88-7338**.

Q: Why should I buy this policy?

A: On top of normal personal accident coverage, You will be paid double the benefits for accidental death or bodily injury which results in permanent quadriplegia and permanent total paralysis from the neck down while travelling during nationwide public holidays in Malaysia. In the event of accidents, car allowance, temporary replacement car\*\*, car assistance benefits\* which include towing service and minor roadside vehicle repair will be provided for your convenience.

Q: If I have other personal accident policy, will I be entitled for the similar benefits under this policy in the event of an accident?

A: You will be paid on top of other personal accident policies. However, for losses under Medical Expenses, We will reimburse You the actual loss suffered up to the amount specified under this policy.

\* Applicable to Chubb's Private Car Comprehensive Motor Policy

\*\* Based on Plan D, E and F

\*\*\* Depending on the capacity of the vehicle



**Table of Benefits Schedule / Jadual Manfaat**
**Section 1 - Personal Accident Benefits / Seksyen 1 - Manfaat Kemalangan Individual**

Benefit / Manfaat	Plan / Pelan (RM)					
	A	B	C	D	E	F
<b>Accidental Death / Kematian Akibat Kemalangan</b> (during normal days & non-nationwide public holiday / pada hari-hari biasa & cuti umum negeri)						
Principal Sum / Jumlah Prinsipal	10,000	20,000	50,000	10,000	20,000	50,000
<b>Permanent Disablement / Hilang Upaya Kekal</b>						
Loss Of Both Hands / Feet / Hilang kedua-dua Tangan / Kedua-dua Kaki	10,000	20,000	50,000	10,000	20,000	50,000
Loss Of Sight, Both Eyes / Hilang Penglihatan, Kedua-dua Mata	10,000	20,000	50,000	10,000	20,000	50,000
Loss Of One Eye & One Hand / One Foot / Hilang Satu Mata & Satu Tangan / Satu Kaki	10,000	20,000	50,000	10,000	20,000	50,000
Loss Of Sight, One Eye / Hilang Penglihatan, Satu Mata	5,000	10,000	25,000	5,000	10,000	25,000
Loss Of One Hand / Foot / Hilang Satu Tangan / Kaki	5,000	10,000	25,000	5,000	10,000	25,000
Loss Of All Fingers & Thumb On One Hand / Hilang Kesemua Jari & Ibu Jari Sebelah Tangan	5,000	10,000	25,000	5,000	10,000	25,000
Loss Of Hearing, Both Ears / Hilang Pendengaran Kedua-dua Belah Telinga	5,000	10,000	25,000	5,000	10,000	25,000
Loss Of All Toes / Hilang Semua Jari Kaki	2,000	4,000	10,000	2,000	4,000	10,000
Loss Of Speech / Hilang Upaya Bertutur	5,000	10,000	25,000	5,000	10,000	25,000
Insanity / Gila	5,000	10,000	25,000	5,000	10,000	25,000
Total Paralysis (from the neck down) / Lumpuh Sepenuhnya (dari leher ke bawah)	10,000	20,000	50,000	10,000	20,000	50,000
Permanent Quadriplegia / 'Quadriplegia' Kekal	10,000	20,000	50,000	10,000	20,000	50,000
<b>Funeral &amp; Cremation Expenses / Perbelanjaan Pengebumian &amp; Pembakaran</b>						
Lump Sum Payment / Bayaran Sekaligus	1,000	1,000	1,000	1,000	1,000	1,000
<b>Hospital Income Benefit / Faedah Pendapatan Hospital</b>						
Payable for a maximum of 60 Days / Dibayar sehingga maksimum 60 Hari	25 per day / sehari			30 per day / sehari		
<b>Medical Reimbursement / Perbelanjaan Perubatan</b>						
Limit For Any One Accident / Terhadap Kepada Mana-Mana Satu Kemalangan	1,000	1,000	1,000	1,000	1,500	1,500
<b>Double Indemnity Benefit / Faedah Indemniti Berganda</b> (during nationwide public holiday / pada hari cuti umum persekutuan)						
Accidental Death / Kematian Akibat Kemalangan	20,000	40,000	100,000	20,000	40,000	100,000
Total Paralysis (from the neck down) / Lumpuh Sepenuhnya (dari leher ke bawah)	20,000	40,000	100,000	20,000	40,000	100,000
Permanent Quadriplegia / 'Quadriplegia' Kekal	20,000	40,000	100,000	20,000	40,000	100,000
<b>Car Allowance / Elaun Kereta</b> (maximum of 15 days / maksimum 15 hari)						
Limited to One Accident Per Policy Per Year. / Terhadap Kepada Satu Kemalangan Setahun Setiap Polisi.	30 per day / sehari					
<b>Temporary Car Replacement / Kereta Gantian Sementara</b>						
Maximum number of days for each Accident / Maksimum hari untuk setiap Kemalangan	NA	NA	NA	3 days / hari	4 days / hari	5 days / hari

**Section 2 - Car Assistance Program / Seksyen 2 - Program Kereta Bantuan**

Additional towing services and minor roadside repair to the named vehicle being insured worth up to an additional amount of RM200.00 per event, if the named vehicle is also insured under our Private Car Comprehensive Motor Policy. / Perkhidmatan tambahan tunda dan pembaikan minor tepi jalan kepada kenderaan yang dinamakan & diinsuranskan bernilai sehingga amaun tambahan sebanyak RM200.00 setiap kejadian sekiranya kenderaan yang dinamakan juga diinsuranskan di bawah Polisi Insurans Kereta Persendirian Komprehensif Kami.

Premium Table (subject to Applicable Taxes) / Jadual Premium (Tertakluk kepada Cukai yang Berkenaan)	Plan / Pelan (RM)					
	A	B	C	D	E	F
Up to 5 persons (including driver) / Sehingga 5 orang (termasuk pemandu)	63.60	84.80	159.00	127.20	190.80	243.80
Each Additional Person* / Tambahan Setiap Orang*	8.48	12.72	21.20	8.48	12.72	21.20

\*Maximum of up to 14 persons only / \*Maksimum sehingga 14 orang sahaja