



Product Disclosure Sheet

(Please read this Product Disclosure Sheet before you decide to take up the Multi Drive Protector Cover. Be sure to also read the general terms and conditions)

MULTI DRIVE PROTECTOR

1. What is this product about?

This product provides compensation and reimbursement to the driver and passengers in the event of injuries disability or death caused solely by accident whilst entering, riding or alighting from a private passenger vehicle.

2. What are the covers / benefits provided?

This product covers :

- Death
- Permanent Disablement
- Medical Expenses

Please refer to the Scale of Compensation for death and disablement in the policy contract.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan, and our underwriting requirements.

For example, if you have selected plan MDP1, death and permanent disablement sum insured RM15,000, the estimated gross premium which includes the agent's commission but not the stamp duty is RM58 for Driver plus 4 passengers.

The premium that you have to pay depends on the coverage plan that you have selected and the seating capacity of your vehicle (including the driver) as stated in the vehicle registration card.

4. What are the fees and charges that I have to pay ?

In addition to the premium, you have to pay:	Amount
a. Government Service Tax, if applicable	5% of premium
b. Stamp duty	RM10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 25% of the premium. .



5. What are some of the key terms and conditions that I should be aware of?

- **Seating Capacity** : The number of person insured is based on the seating capacity as stated in your vehicle's registration card. If the actual number of passengers exceed the number of persons insured by the policy, the limit of liability per person shall be proportionately reduced.
- **Duty of disclosure** : You must disclose all material facts which you know or ought to know which would affect our underwriting consideration of your proposal, such as your occupation, your personal pursuits, the number of personal accident policies that you have purchased from any insurance companies.

You must ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.

- **Cash Before Cover** : Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Eligible Age** : All registered owners of a private passenger vehicle aged between 21 years to 65 years are eligible to buy this insurance.

6. What are the major exclusions under this policy?

This policy does not cover:

- Racing road rally pacemaking speed testing used in connection with motor trade and for hire and reward
- Drivers who do not possess a valid driver's license or are not qualified to hold or obtain a valid driver's licence under the regulations of the Malaysian Road Transport Department
- Vehicle used for carriage of passengers for reward
- Self injury suicide or attempted suicide wilful exposure to injury provoked assault pregnancy or childbirth or any preexisting physical defect or infirmity
- Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance
- War invasion act of foreign enemies hostilities civil war rebellion revolution insurrection military or usurped power martial law
- Engaging or taking part in naval air force or military service or operations or participating in operations planned or conducted by the civil or military authorities

NOTE

This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

7. Can I cancel my policy?

You may cancel your policy at anytime by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.



8. What should you do in the event of loss ?

You must notify us in writing with full details as soon as possible. Early notification is required to avoid any prejudice to your claim.

9. What should you do when making a claim ?

You must submit your claim with all the supporting information and documents to us and give full cooperation to us in assessing your claim

10. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

11. Where can I get further information?

Should you require additional information about our Multi Drive Protector or any other types of insurance product, you can contact us or your insurance intermediary or visit our website www.mpib.com.my

Multi-Purpose Insurans Bhd
8th Floor, Menara Multi-Purpose
Capital Square,
8, Jalan Munshi Abdullah
50100 Kuala Lumpur
Tel: 03-2034 9888
Fax: 03-2694 5758

12. Other types of Personal Accident Insurance cover available.

- Multi PA-Protector
- Multi PA-Premier
- Personal Accident – The Gladiator

IMPORTANT NOTE:

YOU ARE ADVISED THE COVERAGE, EXCLUSIONS AND LIMITATION OF BENEFITS HIGHLIGHTED ARE NOT EXHAUSTIVE. THE FULL INFORMATION IS IN THE INSURANCE CONTRACT.

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at 01/01/2010.