



**PACIFIC
INSURANCE**

A member of the Fairfax Group

MOTOR PRO INSURANCE

www.pacificinsurance.com.my

The Pacific Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact The Pacific Insurance Berhad or PIDM (visit www.pidm.gov.my).

What is this product about?

Motor Pro is a specially crafted Private Car Comprehensive motor policy for car owners.

What are the benefits provided?

- Liability to other parties for injury or death
- Damage to other parties' property
- Damage to your car due to accident or fire
- Theft of your car
- New Additional Benefits:-



Snatch theft
(Limit: RM1,000)



All Authorised Drivers
Cover with Waiver
of Tariff Compulsory
Excess



Legal defence costs of
up to RM15,000 against
any public prosecution
relating to the use of
your car



Damage arising from
flood and landslide, or
any other convulsions of
nature up to 20% of your
policy Sum Insured, but
not more than RM15,000

How much premium do I have to pay?

The premium payable will be based on various rating factors, such as Sum Insured, your No Claim Discount (NCD), Vehicle Make and Model, Cubic Capacity, Insured Age, Insured Gender, etc.



As an illustration, Ahmad, a 30-year-old single male, owns a Perodua Myvi (1496cc) which manufactured in 2024 and located in Kuala Lumpur.

The current market value of his vehicle is RM50,000, and his No Claim Discount (NCD) is 0%.

With this, he pays an annual premium of RM1,816.43 for a standard Private Car Comprehensive policy.

With the Motor Pro policy, for an additional RM101.76, Ahmad can enjoy additional benefits such as snatch theft coverage of up to RM1,000, legal defence costs of up to RM15,000, limited convulsion of nature coverage of RM10,000, and all authorised drivers cover.

Vehicle Model	Sum Insured	Standard Private Car Comprehensive	Motor Pro
		Premium Payable*	
Perodua Myvi	RM50,000	RM1,816.43	RM1,918.19

Note: Premium payables are with 0% NCD and exclude optional add-on premiums, service tax and stamp duty. Actual premium for individual policy varies according to the Risks Profile of policyholder.

Optional motor add-ons to increase your insurance protection with additional premium:



Unlimited Towing Services (Endorsement D06C/D)

Towing assistance if Your Car is involved in an event in Malaysia, Singapore or Brunei caused by accident, breakdown or recovery from theft; provided exclusively by our Pacific Roadside Assist at 1800 88 4488. Costs of parts, toll charges, levy fees, summons or unpaid parking fees incurred are excluded.



Top Up for Full Convulsion of Nature Cover (Endorsement D022)

Top Up to full Policy Sum Insured for loss or damage to Your Car caused by convulsions of nature.



Reimbursement of Betterment Cost (Endorsement D02A/B)

Waiver of betterment cost provided Your Car is less than 15 years.



Cover for Windscreens, Windows and Sunroof (Endorsement 89)

Covers loss or damage to windscreens, windows and sunroof due to accident.



Driver And Passengers Personal Accident (DPPA)

Personal Accident (PA) cover to driver(s) and passenger(s) due to accident while using Your Car.

More optional benefits you may wish to purchase with additional premium:

- Legal Liability to Passengers* (LLP) (Endorsement 100)
 - Legal Liability of Passengers for Negligent Acts (Endorsement 72)
 - Current Year "NCD" Relief (Endorsement 111)
 - Inconvenience Allowance (Endorsement D03A/B/C/D)
- * *Legal Liability to Passengers is mandatory by laws for all vehicles to enter Singapore.*

Note: The list is non-exhaustive, please refer to our policy wordings for the full list of Motor Add-Ons for purchase.

What are the major exclusions under this policy?

This policy does not cover certain losses from or involving:

- Your own death or bodily injury due to a motor accident**
- Your liability against claims from passengers in your car**
- The commercial use of your car**
- Using your car for any competition (other than treasure hunt), racing, rally, pace-making, reliability trial, speed test or on any track
- Failure to take precaution against additional damage after an accident
- War and related risks

*** These may be insured by adding optional benefits with the payment of additional premiums.*

Note: The list is non-exhaustive, please refer to our policy wordings for the full list of exclusions.

How do I make a claim?

The Pacific Insurance Berhad must be notified in writing with full details as soon as possible after an event which may become the subject of a claim under this policy. All accidents must be reported to the police within 24 hours as required by Law. After lodging a police report, your car can be sent to any approved repairer as outlined below:

- (a) motor repair workshops which are on our panel of approved workshops;
 - (i) We will ensure there are adequate number of our panel of approved workshops to provide reasonable and convenient access to you;
 - (ii) Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either:
 - assist you in accessing the nearest workshop on our panel and arrange for towing services to such selected workshop at no cost to you; or
 - allow the damaged car to be repaired at any nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by us.
- or
- (b) any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us includes:
 - (i) no approved repairer described in (a) above is available at the location of your car, and we are unable to assist you in accessing the nearest workshop on our panel or that is registered with JPJ;
 - (ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and
 - (iii) franchise repairers.

In the case of any windscreen damage or breakage, where windscreen add-on is extended, your car can be sent to any windscreen repair shops, as well as any approved repairer for repairs or replacement.

For the full list of approved repairers, please refer to the link below:

<https://www.jpj.gov.my/bengkel-kemalangan/>

Where can I get further information?

Should you require additional information about motor insurance, please contact :-

The Pacific Insurance Berhad

No. Reg (New) 198201011878 (Old: 91603-K)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.

(P.O. Box 12490, 50780 Kuala Lumpur, Malaysia)

Tel: +603-2633 8999 Fax: +603-2633 8998 Toll-Free Line: 1-800-88-1629

Website: www.pacificinsurance.com.my Email: customerservice@pacificinsurance.com.my

Please visit our website for our list of branches and their contact details



IMPORTANT NOTES:

- The insurance shall not be effective unless the premium due has been paid.
- The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.
- You can request to view the actual insurance policy before you sign up. Kindly contact Pacific Insurance Customer Service staff for assistance.
- In the event of a conflict between the English and the translated versions of this brochure, the English version shall prevail.

SIGN-UP FOR MOTOR PRO INSURANCE TODAY!!!

For more information:

 Call your agent, or any of our representatives

Agent's stamp / Contact details:

Pacific Insurance Berhad Customer Service Hotline is @03-26338999 / Toll Free Line: 1-800-88-1629

** This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.*