









Auto New Add-On (6) Benefits

Frequently Asked Questions

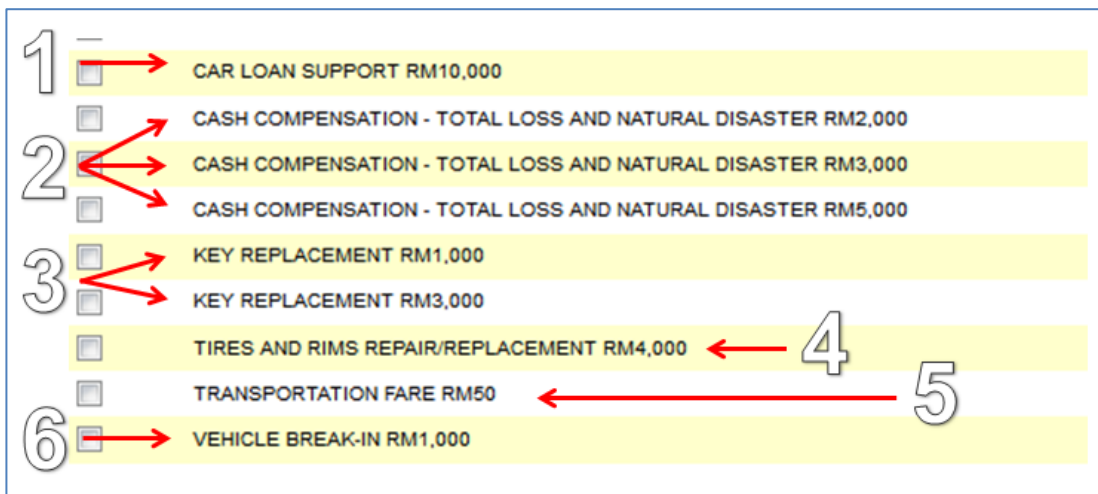
GENERAL

1. What are the 6 new add-on benefits?

 Cash Compensation Lump sum payment for total loss due to accident or damage due to natural disasters like flood.	 Key Replacement We will cover the cost of replacing your keys or to unlock your car if your keys are lost or stolen.
 Tyres & Rims Repair/Replacement We will cover the cost of replacing or repairing tyres and rims damaged due to road conditions.	 Vehicle Break-in We will pay towards the loss of your personal belongings that are stolen from your locked car due to robbery or break-in.
 Transportation Fare We will take care of your transportation fares while your car is being repaired in our panel workshop.	 Car Loan Support In the event your car suffers a total loss, we will protect you from having to completely bear the outstanding balance of your car loan.

2. When are the add-on benefits available?

The 6 add-on benefits will be available from **12/2/2018** in FLAS and the options were listed for selection at the same screen for optional add-on additional coverage as illustrated below:



1	<input type="checkbox"/>	CAR LOAN SUPPORT RM10,000
2	<input type="checkbox"/>	CASH COMPENSATION - TOTAL LOSS AND NATURAL DISASTER RM2,000
	<input type="checkbox"/>	CASH COMPENSATION - TOTAL LOSS AND NATURAL DISASTER RM3,000
	<input type="checkbox"/>	CASH COMPENSATION - TOTAL LOSS AND NATURAL DISASTER RM5,000
3	<input type="checkbox"/>	KEY REPLACEMENT RM1,000
	<input type="checkbox"/>	KEY REPLACEMENT RM3,000
6	<input type="checkbox"/>	TIRES AND RIMS REPAIR/REPLACEMENT RM4,000
	<input type="checkbox"/>	TRANSPORTATION FARE RM50
	<input type="checkbox"/>	VEHICLE BREAK-IN RM1,000

3. Are the add-on products subject to Stamp Duty?

No as the products are packaged as part of Auto product and must be taken together with Comprehensive Coverage.



4. What is the commission for add-on products?

The commission is 10% as per Auto tariff commission currently.

5. What are the details of the benefits for the add-on benefits?

The benefits are listed as follow:

Code	Benefits	Limit (RM)	Premium (RM)	Clause Number	Remarks
00136A	Cash Compensation - Total Loss and Natural Disaster	2,000	20	J6.60	Mutually Exclusive
00136B	Cash Compensation - Total Loss and Natural Disaster	3,000	30	J6.60	Mutually Exclusive
00136C	Cash Compensation - Total Loss and Natural Disaster	5,000	50	J6.60	Mutually Exclusive
00125A	Key Replacement	1,000	10	J6.62	Mutually Exclusive
00125B	Key Replacement	3,000	30	J6.62	Mutually Exclusive
00042	Tires and Rims Repair/Replacement	4,000	55	J6.65	
01100	Vehicle Break-in	1,000	10	J6.67	
00041	Transportation Fare	50	8	J6.63	
00137	Car Loan Support	10,000	65	J6.68	Only available if Hire Purchase is selected

6. Is it possible for existing policy to take up these add-on benefits?

No. New add-on benefits are only available for New Business and Renewal only.

7. What about mid-term inclusion?

New Auto add-on benefits are only available for New Business and Renewal upon issuance as stated in item 6 above. No mid-term inclusion is allowed.

8. What about mid-term cancellation for add-on benefits?

There will be no refund for mid-term cancellation for add-on benefits unless the Auto policy is cancelled together.

9. Is this coverage extended to Brunei and Singapore as per Auto policy?

Yes. Coverage is inclusive of Singapore and Brunei. However, Thailand is excluded.

10. Should there be a claim on the add-on benefits, will NCD be affected?

No. Claims on add-on benefits alone will not affect NCD.



Cash Compensation – Total Loss & Natural Disaster

1. What does Cash Compensation covers?

The benefits will be become payable when the insured vehicle is **total loss due to accident or damage due to natural disasters** such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslip, subsidence of sinking of the soil/earth or others.

2. What is the benefit?

There are 3 plans available and each is mutually exclusive. Insured can opt for a RM 2,000, RM 3,000 or RM 5,000 coverage that suits their need.

3. Insured's vehicle is without Special Peril Coverage. Is this benefit still payable?

Yes. The benefit is payable regardless Special Perils on the Auto policy is taken or otherwise.

4. Is this coverage subject to Excess?

No.

5. How many times can insured claim on this benefit?

Insured may only claim once and the coverage can be reinstated after a claim by paying full premium.

6. How to file a claim?

Cash Compensation claim due to Total Loss will be processed together with insured's car total loss claim.

Cash Compensation claim due to Nature Disaster is a Standalone benefit (if there is no special peril cover) and insured may notify agent or AIG and submit the documentation for claim assessment. Documents required:

- Claim Form
- Police report
- Photographs
- Repair invoice/estimate
- Any other supporting documents which may be requested to facilitate the processing of the claim



Key Replacement

1. What does Key Replacement covers?

This benefit covers the cost of replacing car keys or to unlock the car should the car key is lost or stolen.

2. What is the benefit?

There are 2 plans available and each is mutually exclusive and insured can choose either a RM 1,000 or RM 3,000 coverage that suits their need.

3. What about those keyless entry devices?

Yes so long that it is the key/device used to gain access to the car.

4. Is spare key covered?

Yes and is subject to policy condition.

5. Is the whole key system covered?

Yes, in the event that the system sustained physical damage.

6. How does the Lock-Out Reimbursement of RM 200 inconvenience works?

This benefit of RM200 (part of the overall limit) served as inconvenience allowance will be paid due to a lock out event for having his windscreen broken to retrieve the keys. This coverage is not intended for windscreen repair/replace due to the said event.

7. Is this coverage subject to Excess?

Yes. Excess amount is RM50.

8. How many times can insured claim on this benefit?

Insured may only claim once and the coverage can be reinstated after a claim by paying full premium.

9. How to file a claim?

Insured may notify agent or AIG and submit the documentation for claim assessment. Documents required are as follows:

- Claim Form
- Police report for criminal related incidents – must be filed within 24 hours of discovery of the loss
- Photographs depicting the damaged lock due to break-in
- Repair invoice/estimate
- Any other supporting documents which may be requested to facilitate the processing of the claim



Tyres and Rim Repairs/Replacement

1. What does Tyres and Rim Repairs/Replacement covers?

This benefit covers the cost of replacing or repairing tyres and rims damaged due to road conditions as defined within the policy.

2. What is the benefit?

The benefit is up to RM 4,000 and up to 36 months old tyres and rims and is on reimbursement basis.

3. How to determine the date of manufacturing for the tyres/rims?

The date of manufacturing for tyres can be found on the sidewall of the tyre (refer to image below). Meanwhile for Rims, it will be referred to the date of vehicle manufactured or purchase receipt of rims as proof.



Source: google

4. Is it subject to depreciation and how to determine?

Yes and the percentage of depreciation are as follows:

- 1st to 12th month from date of manufacture – 15%
- 13th to 24th month from date of manufacture – 35%
- 25th to 36th month from date of manufacture – 50%

5. Is spare tire/rim covered?

Yes if the spare tyre/rim is damaged during the course of use.

6. Is this coverage subject to Excess?

No.

7. How many times can insured claim on this benefit?

Insured may claim more than once subject to the limit of this coverage. Coverage is subject to reducing sum insured after claim/s and will cease upon sum insured exhausted. Coverage can be reinstated by paying full premium..

8. How to file a claim?

Insured may notify agent or AIG within 7 days from the date of loss and submit the documentation for claim assessment. Documents required are as follows:

- Claim Form
- Police report for criminal related incidents – must be filed within 24 hours of discovery of the loss
- Photographs depicting the damaged tyre or rim
- Original invoice showing the purchase of the insured tyre
- Repair invoice/estimate
- Any other supporting documents which may be requested to facilitate the processing of the claim



Vehicle Break-In

1. What does Vehicle Break-In covers?

This benefit covers the loss of personal belongings that are stolen from insured locked vehicle due to robbery or break-in.

2. What is the benefit?

The benefit is RM 1,000.

3. Is this coverage subject to Excess?

Yes. RM50 or 10% of the claim amount whichever is higher will apply to each and every claim.

4. How many times can insured claim on this benefit?

Insured may claim up to 2 times per period of insurance and the coverage can be reinstated after the claim exhausted by paying full premium.

5. How to file a claim?

Insured may notify agent or AIG and submit the documentation for claim assessment. Documents required are as follows:

- Claim Form
- Police report for criminal related incidents – must be filed within 24 hours of discovery of the loss
- Photographs depicting the point of entry/area damaged
- Historical purchase proof of the items stolen
- Any other supporting documents which may be requested to facilitate the processing of the claim

Transportation Fare

1. What does Transportation Fare covers?

This benefit covers transportation fares while insured car is being repaired at our panel workshop.

2. What is the benefit?

The benefit is RM50.

3. Is this coverage subject to Excess?

No.

4. How many times can insured claim on this benefit?

Insured may claim up only once per period of insurance and the coverage can be reinstated by paying full premium.

5. How to file a claim?

Claim will be processed together with insured's car Own Damage accident claim.



Car Loan Support

1. What does Car Loan Support covers?

This benefit is designed to ease the loan burden of insured when the car suffers a total loss/theft.

2. What is the benefit?

The benefit is up to RM 10,000 and must be substantiated with documents to proof settlement of the loan outstanding amount with the Financial Institution at time of claim.

3. What is the coverage condition?

The benefit is available only if the insured is still having an outstanding with a Financial Institution.

4. To whom the benefit pays to?

The benefit will be paid to insured upon total loss/theft claim settlement. This benefit is design to ease insured's burden.

5. Is this coverage subject to Excess?

No.

6. How to file a claim?

Claim will be processed together with insured's car total loss or theft claim. Documents required are as follows:

- Evidence of claim settlement
- Copy of sales invoice issued when purchasing the vehicle
- Copy of financing/ hire-purchase agreement
- Copy of the bill sent by the financier stating the outstanding balance.

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Please contact your servicing manager or

Email: aigmycare@aig.com or

Call: 1 800 8888 11 (Call support hours: Monday to Friday, 9:00am to 5:00pm)

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