

## Product Disclosure Sheet

Read this Product Disclosure Sheet before you decide to take up the Windscreen Cover. Be sure to also read the general terms and conditions.

### 1. What is this product about?

The excess on your motor policy may not enable you to claim for losses to your windscreen. Even if this is not so, a windscreen claim will cause you to lose your No Claim Discount (NCD).

However, you can overcome this by opting for Windscreen cover by paying additional charge.

This benefit is provided as an extension to the standard motor policy and is available only for comprehensive cover.

### 2. What are the covers/benefits provided?

This extension will cover breakage to your windscreen. The policyholder will have the option whether to replace or repair the windscreen.

### 3. How much premium do I have to pay?

The additional premium that you have to pay depends on the value of the windscreen selected. The rate is 15% of the sum insured on your windscreen.

Our friendly customer service representatives will happy to provide you with a quote. Alternately, you could call us at 1 800 88 8811.

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

- Commissions paid to the insurance agent: 10% of the Windscreen premium.
- Service Tax (for corporate nominees): 6% of Windscreen premium.

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

- Importance of disclosure – you must disclose all material facts such as previous accidents and

windscreen claims, modifications to engine and the nature of goods carried (for Commercial Vehicles).

- You have to maintain your vehicle in a roadworthy condition.
- There is no excess on windscreen claim and your NCD will not be affected upon making windscreen claim.
- Motor is a Cash Before Cover policy. You have to pay the additional premium before we issue the additional cover.
- The cover ceases once you make a windscreen claim, regardless of the amount claimed.

### 6. What are the major exclusions under this cover?

The exclusions are as per standard motor policy.

### 7. Can I cancel my coverage?

You may cancel the benefit at any time by giving written notice to AIG Malaysia. However, please note that if you choose to cancel this benefit midterm, there will be no refund unless you cancel the motor policy at the same time.

### 8. What do I need to do if there are changes to my contact 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.

### 9. Where can I get further information?

Should you require additional information about motor insurance, please refer to the *insurance info* booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from your insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad  
Menara Worldwide,  
198 Jalan Bukit Bintang,  
55100, Kuala Lumpur,  
Malaysia.

Tel: 1800 88 8811  
Fax: (603) 2685 4896  
E-mail: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)  
Website: [www.aig.my](http://www.aig.my)

### 10. Other types of motor insurance cover available:

1. Commercial vehicle;
2. Motorcycle; and
3. Special Type.

#### IMPORTANT NOTE:

**YOU MUST ENSURE THAT YOUR WINDSCREEN IS INSURED AT THE CURRENT MARKET VALUE AS IT WILL AFFECT YOUR COMPENSATION IN THE EVENT OF A CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

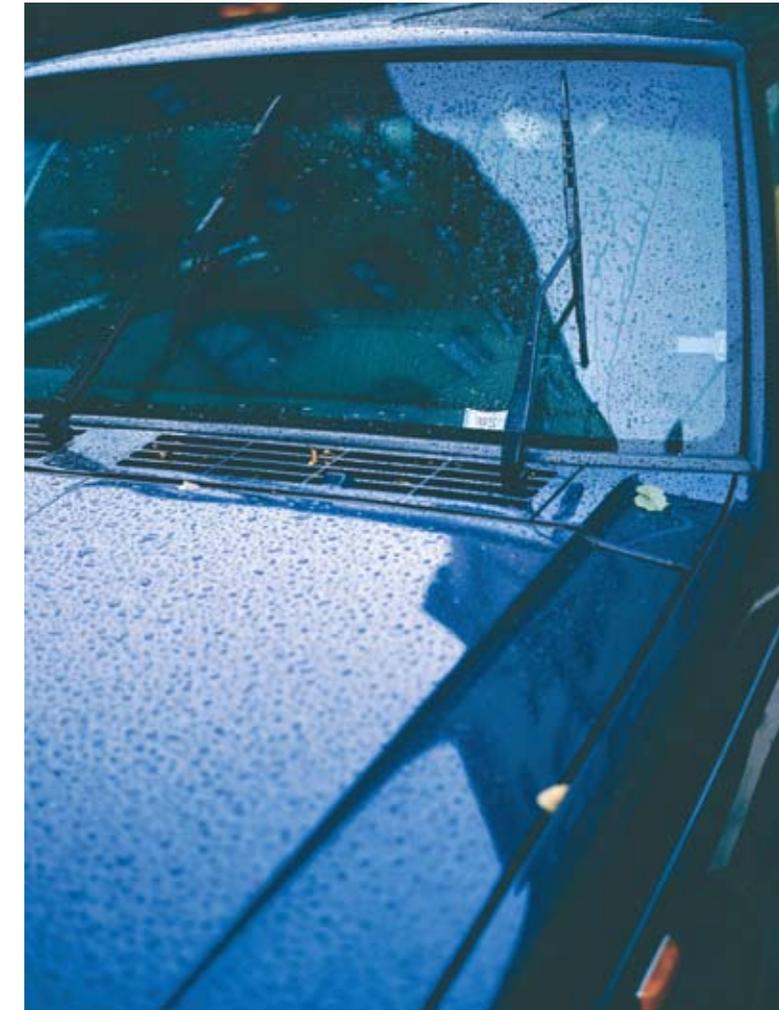
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Bring on tomorrow

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**Windscreen  
Cover Plan**



The information provided in this disclosure sheet is reviewed and updated as at 24/04/2013.

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## Complete peace of mind on the road.

Enhance your motor policy with Windscreen Cover Plan

With our Windscreen Cover Plan, you will walk away from any damage to your vehicle’s windscreen with a smile on your face knowing that you will be properly compensated! Your motor policy’s No Claim Discount (NCD) will not be affected when a windscreen damage claim is made.

### Complete Protection

Your vehicle’s windscreen protects you from the effects of wind, rain and dirt. Yet, it takes just a small, wayward stone to shatter your windscreen. With our Windscreen Cover Plan, even minor scratches or cracks on your windscreen will be repaired. Better still, your windscreen coverage continues up to the insured period and you do not have to re-instate the windscreen coverage after a claim has been successfully made!

Complete your protection with Windscreen Cover Plan to enjoy total peace of mind.

### Your Key Benefits At A Glance

The following are the benefits that you will enjoy when you take up this Windscreen Cover Plan:

- NCD will not be affected when a windscreen claim is made.
- Covers damage to both the front and back windscreens and also side windows.
- Claim for repair of windscreen for minor scratches or cracks, without having to re-instate for new coverage\*.
- Competitive premium.
- Hassle-free claim settlement – no police report is required for glass repairs at any one of our panel shops.

\*Nota:

For total damage and complete replacement of windscreen, your Windscreen Cover Plan needs to be re-instated in order to enjoy continued coverage. The complete terms and conditions are as per stated in the policy contract.

## Ketenangan pemanduan sepenuhnya di jalan raya.

Tingkatkan polisi kenderaan anda dengan Pelan Perlindungan Cermin Kenderaan

Dengan Pelan Perlindungan Cermin Kenderaan, anda masih boleh bersenyum walaupun cermin anda mengalami kerosakan kerana cermin anda akan diganti dengan sewajarnya! Diskaun Tanpa Tuntutan (NCD) Polisi Kenderaan anda pula tidak akan terjejas apabila tuntutan terhadap kerosakan cermin dibuat.

### Perlindungan Sepenuhnya

Cermin kenderaan melindungi anda dari kesan angin, hujan dan kotoran. Walaubagaimanapun, hanya dengan sebutir batu kecil sahaja, cermin kenderaan anda boleh dihancurkan. Dengan Pelan Perlindungan Cermin Kenderaan kami, walau hanya sedikit calar atau retak, cermin anda akan tetap diperbaiki. Lebih baik lagi, perlindungan cermin kenderaan anda masih dilindungi sehingga tamat tempoh dan anda tidak perlu mengembalikan perlindungan cermin kenderaan anda walaupun tuntutan telah dibuat.

Untuk menikmati ketenangan fikiran sepenuhnya, lengkapkan perlindungan anda dengan Pelan Perlindungan Cermin Kenderaan.

Manfaat-manfaat Anda Secara Ringkas

Berikut adalah manfaat-manfaat yang boleh anda nikmati apabila anda mendapatkan Pelan Perlindungan Cermin Kenderaan:

- NCD tidak akan terjejas apabila tuntutan terhadap cermin dibuat.
- Perlindungan ini merangkumi cermin hadapan, belakang dan juga cermin sisi.
- Tuntutan memperbaiki cermin untuk calar atau retakan kecil tanpa perlu mengembalikan perlindungan\*.
- Premium yang kompetitif.
- Penyelesaian tuntutan yang mudah – tidak memerlukan laporan polis untuk pembaikan cermin di mana-mana kedai panel kami.

## 让您在道路上更无忧无虑。

附加挡风玻璃保障计划而提升您的汽车保单

我们的挡风玻璃保障计划让您能轻松面对汽车挡风玻璃的任何损坏，因为您知道您会获得合理的赔偿！而且，您汽车保单的无索赔优待折扣NCD将不受影响。

### 全面保障

您的汽车挡风玻璃为您挡风遮雨和免受尘污干扰。可是，一小块石头足以击碎您的挡风玻璃。藉由我们的挡风玻璃保障计划，任何微小的裂缝或缺陷将会被修补。更好的是，在您成功获取索赔后，您可以在保险期限内继续享有计划的保障而不必另加保费！

让挡风玻璃保障计划给您全面的保障，让您安寝无忧。

### 主要利益简介

只需签购挡风玻璃保障计划便可享有以下各项利益：

- 获取挡风玻璃保障赔偿后，汽车保单的NCD将不受影响。
- 覆盖前后挡风玻璃以及侧窗的损坏。
- 索取挡风玻璃轻微裂痕的维修费赔偿后，无需更新此保障计划\*。
- 合理的保险费。
- 简单方便的索赔过程 – 无需警察报告既可在任何一间指定修车场修理玻璃。

## It is so easy to be protected. Sungguh mudah untuk dilindungi. 要获得保障，就那么简单。

- Tick the enclosed motor insurance renewal notice. Tandakan notis pembaharuan insurans kenderaan yang dilampirkan.   
在随函附上的汽车保险更新表格画下勾号。

- Fax it to us at / Faks kepada kami di / 传真给我们到 **03-2685 4896** or / atau / 或

- Mail it to us using the reply envelope enclosed. Poskan kepada kami menggunakan sampul surat berbayar yang disediakan.   
使用随函附上的答复信封邮寄给我们。

For more information, please contact us at   
Untuk maklumat lanjut, sila hubungi kami di   
欲知更多详情，请联络：

**1800 88 8811**   
**(Monday – Friday, 9am – 5pm)**   
**(Isnin – Jumaat, 9pg – 5ptg)**   
**(星期一至五，上午九时至下午五时)**

Visit us at our website   
Layari laman web kami   
**游览我们的网站**   
www.aig.my

**Sign up for Windscreen Cover Plan today!**   
**Langgani Pelan Perlindungan Cermin Kenderaan hari ini!**   
**今天就签购挡风玻璃保障计划！**

\*Nota:

Untuk kerosakan teruk dan gantian cermin sepenuhnya, Pelan Perlindungan Cermin Kenderaan anda perlu dikembalikan jika ingin terus menikmati perlindungannya. Terma-terma serta syarat-syarat adalah seperti yang dinyatakan di dalam kontrak polisi.

\*注意:

索赔完全损失以及更新挡风玻璃后，挡风玻璃保障计划需要被更新以继续享有保障。完整的条规将依照保单合同所述。