



Guaranteed Asset Protection (GAP) - Return to Invoice

Redefines protection for your car

Why Guaranteed Asset Protection (GAP) - Return to Invoice?

Nobody can anticipate and prevent a total loss of vehicle due to accident or theft. Such an event will significantly affect our lifestyle and impact heavily on our financial situation.

With **GAP cover**, you will have full protection against any such disruptions.

Coverage description

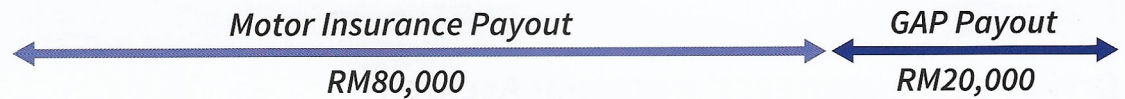
In the event of a total loss of your vehicle from accident or theft, the **GAP cover** pays the difference between the claim payout you get from your motor insurance policy and the original vehicle invoice price.

Examples:

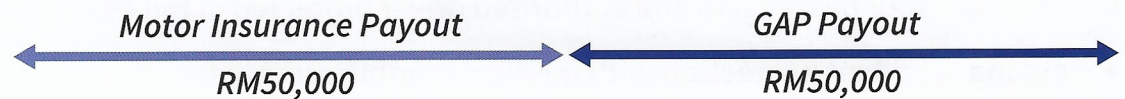
Vehicle Invoice Price: RM100,000

Total Loss of Vehicle

Year 2



Year 5



General Features

Eligible Vehicles:

- ✓ Private motor vehicles only (subject to eligibility)
- ✓ Financed with an auto loan
- ✓ Cover up to 5 years
- ✓ Insured under a comprehensive motor insurance policy
- ✓ Applicable to new and used car

CASE STUDY 1



Mary, 36 years old, has her 2 years old car stolen.

Following the theft of her car, she had no means of transport to bring her children to school and for daily commute and desperately needs a new replacement car.

In addition to her motor insurance claim payout, her **GAP cover** payout allows her to buy a comparable new car without any impact on her own financial situation.

CASE STUDY 2



Peter, 32 years old, damaged his 3 years old van in an accident.

The accident results in his van being declared a total loss.

Thanks to the **GAP cover** payout, he could buy a new replacement van without the need of topping up a single cent.

Premium Payable

One-time upfront payment

Maximum Motor Insurance Sum Insured

Up to RM700,000

Maximum GAP Benefit Payout

RM280,000

Other types of insurance cover available for your car



AXA FlexiDrive Motor Insurance

The first telematics motor insurance in Malaysia that rewards safe drivers with safe driving discount, enhanced road safety and vehicle security at no additional premium! Just add-on **AXA FlexiDrive** to your AXA motor insurance via the installation of a telematics device in your vehicle and enjoy the key benefits:

- **Safe Driving Bonus up to 20%**

AXA FlexiDrive tracks your driving behavior and rewards you with up to 20% savings on your next motor insurance renewal

- **Enhanced Safety Features**

In the event of accidents, Automatic Accident Alert will be triggered. Emergency medical assistance will be dispatched to the exact crash location, should the impact exceed the pre-determined severity threshold.

- **24/7 Vehicle Security & Theft Recovery**

Real time alerts when vehicle sabotage or damage is detected; in cases of theft, upon receiving police report, AXA will work with the police to recover the stolen vehicle.

Driver's & Passengers' Personal Accident

Get yourself, your passengers and authorised driver protected in the event of a road accident.

- Personal accident protection with medical reimbursement benefits
- Window snatch theft protection for female drivers
- Special coverage for family members

| Schedule of Benefits | Sum Insured (RM) | | |
|---|---------------------|--------|--------|
| | Plan A | Plan B | Plan C |
| Accidental Death | 10,000 | 20,000 | 30,000 |
| Seating Capacity As Per Vehicle Ownership Certificate | Annual Premium (RM) | | |
| | Plan A | Plan B | Plan C |
| 4 seats including driver (3 Passengers & 1 Driver) | 53.00 | 100.70 | 143.10 |
| 5 seats including driver (4 Passengers & 1 Driver) | 63.60 | 120.84 | 171.72 |
| 6 seats including driver (5 Passengers & 1 Driver) | 74.20 | 140.98 | 200.34 |
| Each Additional Seat | 8.48 | 15.90 | 22.26 |

Notes: Children under age 12 are entitled to 50% of the Accidental Death and Permanent Disablement benefits.
The premium rates shown are inclusive of 6% Service Tax.

(603) 2170 8282 Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

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