MOTOR ADD-ON

# MULTI DRIVE PROTECTOR PLUS

**Member of PIDM**
The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Malaysia or PIDM (visit www.pidm.gov.my).

GENERALI

## WHY YOU NEED MULTI DRIVE PROTECTOR PLUS

It provides you and your passengers peace of mind with its comprehensive cover

**LUMP SUM PAYMENT UP TO RM60,000**
Due to an accident involving your vehicle (depending on the plan you purchase)

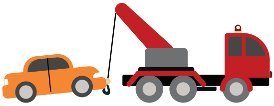
**AFFORDABLE PREMIUM**
Very affordable premium at only RM0.11 a day for the lowest plan

**COVERAGE**
All your passengers are also covered irrespective of age

**BENEFIT**
Benefit is paid whether or not the driver is at fault in the accident

**ROADSIDE ASSISTANCE**
Provide service on 24-hour emergency towing (unlimited towing distance) or minor roadside repair.

## UNLIMITED TOWING



# 1800 22 2262

Generali Malaysia Roadside Assistance for Multi Drive Protector Plus has **NO LIMIT** for towing! No more worries about the distance, just enjoy your drive!


**24-hour Customer Service Hotline**
Whether it's a breakdown or accident, help is only a phone call away. Contact our 24-hour toll-free customer service hotline at 1800 22 2262


**24-hour Nationwide Breakdown Towing**
UNLIMITED 24-hour throughout Malaysia breakdown towing service to your preferred workshop.

**24-hour Nationwide Accident Towing**
Multi Drive Protector Plus has NO LIMIT to the distance to your preferred Generali Malaysia Partner Repairer within Malaysia. (Comprehensive policy limits Accident Towing only up to value of RM300)


**Emergency Battery Delivery**
Free delivery and installation of battery for immobilized registered vehicles due to battery failure (subject to model availability).

**Others**
Need information on emergency message transmission, stolen car recovery assistance, alternative travel assistance or accommodation? We are here to assist!

## WHO IS ELIGIBLE TO BUY MULTI DRIVE PROTECTOR PLUS

- Anyone who is a registered owner of a private vehicle
- Has a valid driving licence
- Between the age of 17-75 years

## TERMS & CONDITIONS FOR UNLIMITED TOWING

1. Policyholder must call 1800 22 2262 to enjoy NO LIMIT towing distance in event of an accident or a breakdown. No claims can be submitted if Policyholders call their own towing service provider.
2. The NO LIMIT towing distance is restricted to vehicle's mechanical breakdown and is limited to vehicles weighing 3 tonnes and below, under the Generali Malaysia Private Car – Comprehensive policy cover or any other insurer's comprehensive policy cover.
3. In the case of accident, Policyholders are advised not to accept any towing services offered by unauthorised service providers and to call 1800 22 2262 immediately to request for assistance such as:
   (i) tow vehicle to police station and
   (ii) subsequently to the nearest Generali Malaysia Authorised Partner Repairer workshop.
4. Costs for non-vehicle related assistance such as taxi fare or accommodation shall be borne solely by the Policyholder. Policyholder may request for taxi or accommodation assistance if required (referral basis). The actual taxi fare and accommodation cost will be borne by Policyholder.
5. The cost of consumables such as battery, engine oil, fuels or any other vehicle spare parts shall be borne by Policyholder.
6. Towing is permitted for verified vehicle mechanical breakdown where on-site assistance is not able to restore the vehicle to moving condition.
7. NO LIMIT towing exclude all Toll Charges (if applicable) and such toll charges shall be borne by Policyholder – paid directly to the towing provider.
8. Cost for repatriating the vehicle to the Customs of Malaysia shall be borne by Policyholder.
9. Reimbursement is only applicable for services arranged through our Roadside Assistance hotline (1800 22 2262).
10. The 24-hour emergency towing services shall be available in the event the vehicle is immobilized anywhere in Peninsular Malaysia. The 24-hour emergency towing is not available to all islands except Penang and Langkawi.
11. In East Malaysia, the 24-hour emergency assistance/towing shall be available in major towns namely; Kuching, Sibu, Bintulu, Miri, Kota Kinabalu, Kudat, Sandakan, Lahad Datu, Tawau, Labuan and 35km radius along the Pan Borneo Highway.
12. If outside the above mentioned locations in East Malaysia, the service may not be provided swiftly due to limited service providers. But we will try our best to arrange the earliest availability of any local towing providers to reduce further inconvenience caused.

## GENERAL EXCLUSIONS FOR UNLIMITED TOWING

- Flood and Storm (unless vehicle has Special Perils Add-On)
- War, riots, strike, civil commotion and act of terrorism
- Driving under influence or drunk driving
- Fire explosions or lightning
- Incident due to unlawful use of vehicle i.e. vehicle use for criminal activity
- Incident due to racing or participation in motorsport
- Unauthorized driver i.e. driver without license
- Vehicle without valid road tax and Generali Malaysia Private Car Comprehensive Policy
- Commercial Vehicle
- Immobilised vehicle outside the territorial limits stated
- Towing vehicle out of any workshop

## MULTI DRIVE PROTECTOR PLUS

Multi Drive Protector Plus provides you and your passengers with Personal Accident Benefits while travelling on or boarding or alighting from your vehicle. It is available for Generali Malaysia Private Car Comprehensive Policyholders. / *Multi Drive Protector Plus memberi perlindungan kemalangan peribadi untuk anda dan penumpang semasa dalam perjalanan atau ketika menaiki atau turun dari kenderaan anda. Ia ditawarkan kepada Pemegang Polisi Kereta Persendirian Komprehensif Generali Malaysia.*

NOTE: This brochure is not a contract document. For details of terms and conditions, please refer to the actual Policy. / *Risalah ini bukan kontrak insurans. Untuk butiran terma dan syarat, sila rujuk kepada Polisi insurans.*

## TABLE OF BENEFITS / *JADUAL FAEDAH*

| | Plan/*Pelan*<br>Benefit/*Faedah* | MDP5 (RM) | MDP6 (RM) | MDP7 (RM) | MDP8 (RM) |
|---|---|---|---|---|---|
| | | The Sum Insured Per Person<br>*Jumlah yang diinsuranskan bagi setiap orang* | | | |
| 1 | Death/*Kematian* | 15,000 | 30,000 | 45,000 | 60,000 |
| 2 (a) | Loss of both hands or both feet or sight of both eyes / *Hilang kedua-dua belah tangan atau kaki atau penglihatan di kedua-dua mata* | 15,000 | 30,000 | 45,000 | 60,000 |
| (b) | Loss of one hand and one foot / *Hilang sebelah tangan dan sebelah kaki* | 15,000 | 30,000 | 45,000 | 60,000 |

## TABLE OF BENEFITS / *JADUAL FAEDAH*

| Benefit/*Faedah* \ Plan/*Pelan* | MDP5 (RM) | MDP6 (RM) | MDP7 (RM) | MDP8 (RM) |
|---|---|---|---|---|
| | The Sum Insured Per Person *Jumlah yang diinsuranskan bagi setiap orang* | | | |
| (c) Loss of either hand or foot and sight of one eye / *Hilang sama ada sebelah tangan atau kaki dan penglihatan di sebelah mata* | 15,000 | 30,000 | 45,000 | 60,000 |
| 3 (a) Loss of either hand or foot / *Hilang sama ada sebelah tangan atau kaki* | 7,500 | 15,000 | 22,500 | 30,000 |
| (b) Loss of sight of one eye / *Hilang penglihatan di sebelah mata* | 7,500 | 15,000 | 22,500 | 30,000 |
| 4 Actual expenses reasonably and necessarily incurred for medical and surgical treatment (Per accident) / *Perbelanjaan sebenar yang berpatutan dan perlu ditanggung untuk rawatan perubatan dan pembedahan (setiap kemalangan)* | 500 | 1,000 | 1,500 | 2,000 |
| **Annual Premium (Driver + 4 passengers) / *Premium Tahunan (Pemandu dan 4 penumpang)* | **40.00** | **70.00** | **100.00** | **130.00** |
| Each Additional Passenger / *Tambahan setiap penumpang* | 8.00 | 16.00 | 24.00 | 32.00 |

** Annual Premium is subject to 6% service tax and RM10.00 stamp duty / *Premium Tahunan tertakluk kepada cukai perkhidmatan 6% dan duti setem RM10.00.*

## *MENGAPA ANDA MEMERLUKAN MULTI DRIVE PROTECTOR PLUS*

*Ia memberi ketenangan minda kepada anda dan penumpang anda dengan perlindungan yang komprehensif*

***BAYARAN SEKALI GUS SEHINGGA RM60,000***
*Sekiranya berlaku kemalangan yang membabitkan kenderaan anda (bergantung kepada pelan yang dipilih)*

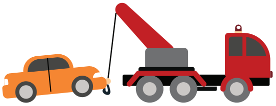
***PREMIUM YANG RENDAH***
*Jumlah premium untuk pelan terendah hanya RM0.11 sehari*

***PERLINDUNGAN INSURANS***
*Semua penumpang anda akan dilindungi tanpa had umur*

***FAEDAH***
*Faedah akan dibayar tanpa mengambil kira kesalahan pemandu*

***BANTUAN DI TEPI JALAN***
*Menyediakan perkhidmatan untuk tunda kecemasan 24 jam (jarak penundaan tanpa had) atau pembaikan kerosakan kecil kereta di tepi jalan.*

## *JARAK PENUNDAAN TANPA HAD*



**1800 22 2262**

*Generali Malaysia Roadside Assistance untuk Multi Drive Protector Plus menawarkan perkhidmatan tundaan **TANPA HAD !** Nikmati perjalanan anda tanpa sebarang kerisauan.*


***Talian Khidmat Pelanggan 24 Jam***
*Perlukan bantuan semasa kerosakan atau kemalangan? Hubungi talian khidmat pelanggan 24 jam percuma 1800 22 2262*


***Khidmat tunda kerosakan 24 jam seluruh Malaysia***
*Khidmat tunda 24 jam seluruh Malaysia, TANPA HAD, ke bengkel pilihan anda.*

***Khidmat tunda kemalangan 24 jam seluruh Malaysia***
*Khidmat tunda kemalangan di dalam perlindungan komprehensif sehingga RM300 tetapi dengan Multi Drive Protector Plus TANPA HAD jarak ke panel bengkel pilihan anda di Malaysia.*


***Perkhidmatan Menghantar Bateri***
*Perkhidmatan menghantar dan memasang bateri percuma untuk kenderaan terdaftar yang tidak dapat bergerak akibat kerosakan bateri (tertakluk kepada kesediaadaan model)*

***Lain-Lain***
*Anda perlukan maklumat atau khidmat penyampaian pesanan kecemasan, penemuan kereta dicuri serta pengangkutan & penginapan alternatif? Kami sedia membantu!*

## *SIAPA LAYAK MEMBELI MULTI DRIVE PROTECTOR PLUS*

- *Pemilik berdaftar kenderaan persendirian*
- *Mempunyai lesen memandu yang sah*
- *Berumur di antara 17-75 tahun*

## *Terma dan Syarat Bagi Penundaan TANPA HAD*

1. *Pemegang Polisi perlu menghubungi 1800 22 2262 untuk menikmati perkhidmatan penundaan kereta TANPA HAD jarak bila berlaku kemalangan atau kerosakan kereta. Tuntutan tidak sah jika Pemegang menghubungi perkhidmatan menunda sendiri.*
2. *Jarak menunda TANPA HAD tertakluk kepada kerosakan mekanikal kenderaan dan terhad bagi kenderaan berat 3 tan ke bawah, di bawah Polisi Kereta Persendirian Komprehensif Generali Malaysia, atau polisi komprehensif syarikat insurans yang lain.*
3. *Jika berlaku kemalangan, pemegang polisi dinasihatkan untuk menolak perkhidmatan tunda yang ditawarkan pihak yang tidak berkenaan dan menghubungi 1800 22 2262 dengan segera untuk meminta bantuan seperti:*
   *(i) menunda kenderaan ke stesen polis dan*
   *(ii) kemudian ke bengkel panel Generali Malaysia yang terdekat.*
4. *Kos untuk bantuan yang tidak berkenaan seperti tambang teksi atau penginapan ditanggung sepenuhnya oleh Pemegang Polisi. Pemegang Polisi boleh meminta bantuan teksi atau penginapan jika perlu (berdasar rujukan). Kos tambang teksi dan penginapan akan ditanggung oleh Pemegang Polisi.*
5. *Kos barang-barang seperti bateri, minyak enjin, minyak atau alat ganti kenderaan akan ditanggung oleh Pemegang Polisi.*
6. *Khidmat tunda dibenarkan untuk kenderaan yang disahkan rosak, dan tidak dapat dibaiki di tapak kejadian.*
7. *Khidmat tunda TANPA HAD tidak termasuk kos tol (jika berkenaan). Kos tol akan ditanggung Pemegang Polisi dan dibayar terus kepada pihak yang menunda kenderaan.*
8. *Kos menghantar pulang kenderaan ke Kastam Malaysia akan ditanggung Pemegang Polisi.*
9. *Pembayaran balik hanya sah untuk perkhidmatan yang diuruskan talian Roadside Assistance kami (1800 22 2262).*
10. *Perkhidmatan tunda kecemasan 24 jam boleh diperolehi dalam situasi kenderaan tersebut tidak dapat bergerak ke mana-mana dalam Semenanjung Malaysia. Perkhidmatan ini tidak terdapat di semua pulau kecuali Pulau Pinang dan Langkawi.*
11. *Di Malaysia Timur - perkhidmatan tunda kecemasan 24 jam tersedia di bandar-bandar utama seperti Kuching, Sibu, Bintulu, Miri, Kota Kinabalu, Kudat, Sandakan, Lahad Datu, Tawau, Labuan dan dalam lingkungan 35km sepanjang Lebuhraya Pan Borneo.*
12. *Jika di luar kawasan-kawasan tersebut di Malaysia Timur, perkhidmatan mungkin tidak dapat dibekalkan dengan segera kerana pembekal perkhidmatan tidak mencukupi. Namun begitu, kami akan berusaha mencari pembekal perkhidmatan untuk membantu anda dengan secepat mungkin.*

## *Pengecualian Am Bagi Tundaan TANPA HAD*

- *Banjir dan Ribut (kecuali pemegang Special Perils Add-On).*
- *Peperangan, rusuhan, kegemparan awam dan tindakan pengganas.*
- *Memandu di bawah pengaruh dadah atau minuman keras.*
- *Letupan api atau petir.*
- *Insiden akibat penggunaan kenderaan secara haram contoh: kenderaan digunakan untuk kegiatan jenayah.*
- *Insiden akibat perlumbaan atau penyertaan dalam sukan bermotor*
- *Pemandu yang tidak sah; contoh: pemandu tidak memiliki lesen yang sah*
- *Kenderaan yang tidak memiliki cukai jalan yang sah dan insurans Kereta Persendirian Komprehensif Generali Malaysia yang sah.*
- *Kenderaan komersial*
- *Kenderaan yang tidak bergerak di luar wilayah yang dinyatakan.*
- *Tunda kenderaan dari mana-mana bengkel.*

**Generali Insurance Malaysia Berhad**
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