

What are the differences between MY Car Insurance and Existing Private Car Comprehensive Cover Policy?

MY Car Insurance	Basic Private Car Comprehensive	
Option of 2 packages i.e. Standard and Deluxe (Refer to No.2 above for details of cover/benefits)	No Option - Tariff Standard Cover	
Basic Coverage	MY Car Insurance	Basic Private Car Comprehensive
Loss or Damage to Your Car	Up to sum Insured	
Liability To Third Party	Unlimited amount for death or bodily injury to third party; and / or Up to a maximum of RM3 million for third party property damage.	

Additional Extensions (Only applicable if the particular Section is listed in the Schedule)			
	Standard	Deluxe	
Towing and minor Repair service	Towing - Unlimited		Up to RM200
Replacement Car Service	Provided in the package		Not provided
Hotel Accommodation Reimbursement			
Home Burglary Cash Relief			
Full Body Paint service	Not provided	Provided in the package	Available with additional premium
Cleaning Cost			
Handbag and Wallet Guard			
Flood Coverage/Special Perils	Available with additional premium		Available with additional premium

Example of premium comparison:

Vehicle Details					Premium comparison (RM)		
Make & Model	Year Make	Cubic Capacity (CC)	Sum Insured (RM)	NCD (%)	Basic Private Car Comprehensive	MY Car Insurance Standard package	MY Car Insurance Deluxe package
Perodua MYVI	2016	1495	43,000	25	1,152.94	1,173.90	1,367.40
Perodua Alza	2015	1495	41,000	30	1,036.04	1,054.87	1,239.37
Proton Exora	2012	1597	30,000	55	435.00	435.00	570.00

Notes:

1. Risk based premium computation is applied for both MY Car and Basic Private Car Comprehensive in accordance with the "Phase Liberalisation for Motor & Fire" Framework
2. The traditional Basic Private Car Comprehensive is available for customer who wish to purchase. Kindly contact us for more details.



Contact Us

Chubb Insurance Malaysia Berhad (9827-A)
 (Licensed under the Financial Services Act 2013
 and regulated by Bank Negara Malaysia)
 Wisma Chubb
 38 Jalan Sultan Ismail
 50250 Kuala Lumpur
 Malaysia
 O +6 03 2058 3000
 F +6 03 2058 3333
 TF 1 800 88 3226
 Inquiries.MY@chubb.com
 www.chubb.com/my

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MY Car Insurance

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MY Car Insurance

Each year, the number of vehicles on the road continues to grow rapidly. With more and more cars on the road, we know for a fact that accidents are unavoidable. Chubb understands how loss and damage to your car can set you back financially. Hence, a thorough and comprehensive motor insurance plan, MY Car Insurance has been crafted to help you get back on track when life takes a wrong turn.



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 [Chubb Insurance Malaysia Berhad](#) or PIDM (visit www.pidm.gov.my).

Benefits at a Glance

Product Plan	Standard	Deluxe
Loss or Damage to Your Car	Up to the sum insured	
Liability to Third Party	Unlimited amount for death or bodily injury to third party; and / or Up to a maximum of RM3 million for third party property damage.	
Towing and Minor Repair Service	Towing - Unlimited Minor Repair Service - free labour charge up to RM400 per incident	
Replacement Car Service	Up to 10 days per incident	
Hotel Accommodation Reimbursement	Up to RM200 per day and maximum 5 days per incident	Up to RM200 per day and maximum 10 days per incident
Home Burglary Cash Relief	RM1,000 per incident and maximum two (2) times during the period of insurance	
Full Body Paint Service	N/A	Up to RM3,000 per incident
Cleaning Cost	N/A	Up to RM1,000 per incident
Handbag and Wallet Guard	N/A	Up to RM1,000 per incident and maximum two (2) times during the period of insurance
Flood Coverage /Special Perils	N/A	Up to the sum insured

Key Benefits



24 Hours Towing and Minor Repair Service

In the event of an accident or vehicle breakdown, we will provide roadside assistance to fix minor problems such as minor wiring work as well as change of flat tire and flat battery. If your car needs to be towed, towing service is provided anywhere in Malaysia; you may choose to tow your car to the nearest workshop, your preferred workshop or to your home. Toll charges are included in the towing service for up to RM20 (roundtrip).



Temporary Replacement Car and Hotel Accommodation Benefit

If a breakdown or accident occurs 100km away from your home in Malaysia and the repairs will take more than 48 hours:

- A temporary car will be provided free of charge up to a maximum of 10 days.
- If the repair requires you to put up a night at a hotel, we will cover your hotel accommodation cost up to a maximum of 10 days, not exceeding RM200 per night depending on the selected Plan.



Home Burglary Cash Relief Benefit

In the event of loss due to burglary, housebreaking or theft, an amount stated in the policy schedule will be paid to you for any one incident.



Full Body Paint Service and Cleaning Cost*

Should the compensation for the damage to your car is more than 30% of your car insured value, we will cover you for:

- The cost of full body painting up to the amount stated in the policy schedule.
- The necessary expenses incurred in cleaning the interior of your car up to the amount stated in policy schedule.



Handbag and Wallet Guard*

Drivers are always at risk of losing their handbag or wallet while they are away from their cars. In the event of such mishap, we will cover the losses up to the amount as specified in the policy schedule.



Flood Coverage/Special Perils*

Flood is a key risk in Malaysia. This policy provides coverage for loss or damage as well as cleaning costs of the car interior due to flood.

**Available based on package selected.*

General Exclusion

Driving without a valid license, under the influence of alcohol or narcotics, fraud and exaggerated claims, vehicle is used for unlawful purpose and racing, failure to take precaution, war (of any like), strike, riots and civil commotion.

For full list of exclusions, please refer to the policy wordings.