

## MOTOR UNDERWRITING GUIDELINES

### PRIVATE VEHICLES

#### PRIVATE CAR, PRIVATE VAN & FOUR WHEEL DRIVE VEHICLES (PRIVATE USE)

##### A. PREMIUM LOADING AND EXCESS

Minimum Sum Insured – RM10,000

COMPREHENSIVE					
AGE OF VEHICLE	PREMIUM LOADING			MAXIMUM CUMULATIVE LOADING	EXCESS
	AGE OF VEHICLE	INSURED AGE			
		23 Years & below	24 Years & above		
0 to 10 Years	NIL	15% (except for 1 <sup>st</sup> year vehicle)	NIL	35%	AS PER EXCESS TABLE
11 to 15 Years	15%				
16 to 20 Years	REFER	REFER	REFER		

##### REFER RISKS

- 1) Comprehensive cover - Vehicle age 16 to 20 years old.

COMPREHENSIVE				
AGE OF VEHICLE	PREMIUM LOADING		MAXIMUM CUMULATIVE LOADING	EXCESS
	AGE OF VEHICLE	INSURED AGE		
16 to 20 Years	15%	15%	35%	AS PER EXCESS TABLE

- 2) Sports and High Performance Cars such as Aston Martin, Ferrari, Porsche, Maserati, Lamborghini, Lotus, Bentley, Rolls Royce, Nissan Fairlady, Nissan Skyline, Nissan GTR and Mitsubishi Lancer Evolution.

COMPREHENSIVE						
AGE OF VEHICLE	PREMIUM LOADING			SPORTS AND HIGH PERFORMANCE CARS	MAXIMUM CUMULATIVE LOADING	EXCESS
	AGE OF VEHICLE	INSURED AGE				
		23 Years & below	24 Years & above			
0 to 10 Years	NIL	15% (except for 1 <sup>st</sup> year vehicle)	NIL	25%	35%	2.5% of sum insured
11 to 15 Years	15%					
16 to 20 Years	REFER	REFER	REFER			

3) Refer model - Toyota Hilux and Toyota Fortuner (Comprehensive cover - Vehicle age 0 to 10 years).

COMPREHENSIVE					
AGE OF VEHICLE	PREMIUM LOADING			MAXIMUM CUMULATIVE LOADING	EXCESS
	AGE OF VEHICLE	INSURED AGE			
		23 Years & below	24 Years & above		
0 to 3 Years	NIL	15% (except for 1 <sup>st</sup> year vehicle)	NIL	35%	AS PER EXCESS TABLE
4 to 6 Years	5%				
7 to 10 Years	10%				

**B. EXCESS**

CUBIC CAPACITY	EXCESS AMOUNT	
	NCD : 0%	NCD : 25% to 55%
UP TO 2000 cc	NIL	NIL
Above 2000 cc Sum Insured is up to RM 500,000	NIL	NIL
Above 2000 cc Sum Insured is above RM 500,000	1% of sum insured	1% of sum insured

## MOTOR

### REFER RISKS

- i) All antique / vintage and luxurious vehicles.
- ii) Blacklisted Vehicles.
- iii) Petroleum & Diesel & Bitumen Tanker.
- iv) Sum Insured : Private Vehicles - Minimum RM 10,000.00  
Maximum RM400,000.00  
Accessories exceeding RM 5,000.00
- v) Commercial Vehicles - Minimum RM 20,000.00  
(C Permit & Special Type) Maximum RM300,000.00
- vi) Taxis - Minimum RM 15,000.00  
Maximum RM300,000.00
- vii) Motorcycles - Minimum RM 2,000.00  
(Private & Commercial) Maximum RM 75,000.00
- viii) Timber Jinkers.
- ix) Sports and high performance cars for make / model such as Aston Martin, Ferrari, Porsche, Maserati, Lamborghini, Lotus, Bentley, Rolls Royce, Nissan Fairlady, Nissan Skyline, Nissan GTR and Mitsubishi Lancer Evolution.
- x) Motor Trade / Motorcycle Trade.
- xi) All hired vehicles and vehicles plying for reward (Hire & Drive).
- xii) Refer model - Toyota Hilux and Toyota Fortuner (Comprehensive cover – vehicle age 0 to 10 years).
- xiii) Insured with multiple claims experience - i.e. two (2) or more accidents over the preceding two (2) years

### DECLINE RISKS

- i) Vehicles built for special purposes except when being used on public roads for normal driving.
- ii) Vehicle for racing rallies and/or other speed contests/trials/test with motor propelled vehicles of any kind and its organization.
- iii) Vehicles on rails and not on terra firma.
- iv) Vehicle which principle use is:
  - the transport of high explosives such as nitro-glycerin, dynamite or any other similar explosive.
  - of contractors plant and equipment not used on a public highway which are not required to be registered with Registrar of Vehicles.
  - in the restricted areas of airport
- v) Vehicle use for mining/quarrying (Applicable for Special Types Vehicles).
- vi) All Commercial Vehicles Third Party Cover.
- vii) A Permit (Comprehensive and Third Party Cover).
- viii) All Buses.