

## 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).**

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

**B. EXCESS**

<b>CUBIC CAPACITY</b>	<b>EXCESS AMOUNT</b>	
	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.