

Read this Product Disclosure Sheet before you decide to take up the Private Car Policy.  
Be sure to also read the general terms and conditions

|                                   |   |
|-----------------------------------|---|
| <b>Name of Insurer</b>            | RHB Insurance Berhad  |
| <b>Name of Product</b>            | Private Car Policy (Comprehensive Cover)  |
| <b>Product Class</b>              | Motor Insurance   |
| <b>What is this product?</b>      | The Policy provides insurance coverage against loss or damage to your vehicle and against liabilities to other parties for injury or death and property damage.   |
| <b>Period of Insurance</b>        | Duration of cover is for one year. You need to renew your insurance cover annually.   |
| <b>What are the covers</b>        | <p><b>Any one of the following will apply : -</b><br/> <b>✓ Comprehensive Cover – Section A &amp; B of the below benefit apply;</b></p> <p><b><u>Section A – Loss or Damage to Your Vehicle</u></b></p> <p><b>We will indemnify You if Your Vehicle is damaged or lost in the following circumstances:-</b></p> <ul style="list-style-type: none"> <li>• By accidental collision or overturning</li> <li>• By collision or overturning caused by mechanical breakdown</li> <li>• By collision or overturning caused by wear or tear</li> <li>• By impact damage caused by falling objects provided no flood, typhoon, hurricane, storm, tempest volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsion of nature is involved,</li> <li>• By fire explosion or lightning,</li> <li>• By burglary, housebreaking or theft,</li> <li>• By malicious act,</li> <li>• When transit (including its loading and unloading) by: <ul style="list-style-type: none"> <li>o Road rail inland waterway</li> <li>o Direct sea route across the straits between the island of Penang and the mainland</li> </ul> </li> <li>• We will pay You up to a maximum of RM200.00 as towing charges for taking your vehicle to either the nearest repairer or towing the vehicle by returning it to Your address as shown on the Schedule or towing it to a secure place for it to be garaged, provided your vehicle has been damaged by circumstances described in this section.</li> </ul> <p><b><u>Section B - Liability to Third Parties</u></b></p> <p><b>We will indemnify You or Your authorized driver are legally liable to pay (including claimants' costs and expenses) for:-</b></p> <p>a) Death or bodily injury to any person except those specifically excluded<br/> b) Damage to property as a result of an accident arising out of the use of Your Vehicle provided your authorized driver also complies with all the terms and conditions of the policy that You are subject to.</p> <p>Limits or Our liability:-</p> <ul style="list-style-type: none"> <li>• Our total liability under Section B (a) is unlimited</li> <li>• Our total liability under Section B (b) is limited to RM3 million</li> </ul> <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: 20px;">                 In respect of any one claim or series of claims arising out of one event             </div> <p>Legal Cost - We will pay legal costs incurred up to a maximum of RM2,000.00 for defence of any charge including the charge of causing death by driving the Motor Vehicle (other than murder) if Our prior written agreement had been secured.</p> <p><b>Optional benefit/coverage that you may wish to purchase by paying additional premium:</b></p> <ul style="list-style-type: none"> <li>• Windscreen damage</li> <li>• Passenger liability cover</li> <li>• Damage arising from flood and landslide</li> </ul> <p><b><u>Note:</u></b><br/> <i>This is non-exhaustive. Please refer to policy documents for full details.</i></p> |
| <b>Premium</b>                    | <p><b>The total premium that you have to pay may vary depending on the no-claim-discount (NCD) entitlement and the underwriting requirements of the insurance company:</b></p> <ul style="list-style-type: none"> <li>• Standard Premium for total Sum Insured Cover</li> <li>• Percentage of NCD entitlement</li> <li>• Additional cover premium</li> <li>• Loading if the underwriting requirement are not met</li> </ul>   |
| <b>Any other Fees or Charges?</b> | Below are the fees incur while purchasing this product; <ul style="list-style-type: none"> <li>• RM 10.00 for stamp duty</li> <li>• 5% tax for company private car</li> </ul>   |

| <b>Commission</b>  | 10% of Gross Premium will be paid to insurance agent as a commission.  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
|--|--|---------------------|----------|-----------------------------------|-----|------------------------------------|-----|-----------------------------------|---------|------------------------------------|-----|---|-----|
| <b>No Claims Discount</b>  | <p>If no claim is made or arises from Your Policy and provided Your Vehicle is insured with RHB Insurance Berhad for a continuous period of 12 months in each of the following instances, You are entitled to a No-Claim-Discount on renewal of Your Policy as follows:-</p> <p><b>a) Private Car :</b></p> <table border="1" data-bbox="443 282 1398 495"> <thead> <tr> <th>Period of Insurance</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>After the first year of insurance</td> <td>25%</td> </tr> <tr> <td>After the second year of insurance</td> <td>30%</td> </tr> <tr> <td>After the third year of insurance</td> <td>38 1/3%</td> </tr> <tr> <td>After the fourth year of insurance</td> <td>45%</td> </tr> <tr> <td>After the five or more years of insurance</td> <td>55%</td> </tr> </tbody> </table> <p>In the event that your vehicle is collided into by a Third Party vehicle, You may refer the claim for cost of repairs to Us. Your NCD entitlement will continue unaffected if We decide that You are not at fault.</p>  | Period of Insurance | Discount | After the first year of insurance | 25% | After the second year of insurance | 30% | After the third year of insurance | 38 1/3% | After the fourth year of insurance | 45% | After the five or more years of insurance | 55% |
| Period of Insurance  | Discount   |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| After the first year of insurance  | 25%  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| After the second year of insurance   | 30%  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| After the third year of insurance  | 38 1/3%  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| After the fourth year of insurance   | 45%  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| After the five or more years of insurance  | 55%  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| <b>What are some of the key terms and conditions that I should be aware of?</b>  | <ul style="list-style-type: none"> <li>• <b>Statement Pursuant to Section 150(1) of the Insurance Act 1996</b><br/>You are to disclose in the proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the coverage issued hereunder may be invalidated. You must disclose all material facts such as previous accident and modification to engines.</li> <li>• <b>Insured Value</b><br/>You must ensure that your vehicle is insured at the appropriate amount.<br/>New Vehicle: Sum Insured = Purchase price<br/>Others : Sum Insured = market value of vehicle when policy is bought <ul style="list-style-type: none"> <li>○ Under-Insurance : If Sum Insured is less than the market value, you are deemed as self incurring the difference. In the event of loss, you will only be partially compensated</li> <li>○ Over-Insurance : If Sum Insured is higher than market value, maximum compensation is the market value of the vehicle. You cannot profit from a claim (principle of indemnity)</li> </ul> </li> <li>• <b>The excess</b><br/>That is the amount of loss you have to bear if your vehicle is damaged due to accident (except fire, explosion, lightning burglary, theft or house breaking). The Insurer will pay the balance of your vehicle damage claim. You must pay the amount of the 'excess' direct to the repairer.</li> <li>• <b>Payment Term - Cash Before Cover</b><br/>It is hereby declared and agreed that it is a fundamental and absolute special condition of this contract of insurance the premium due must be paid and received by us before cover commences.</li> <li>• <b>Legal Liability to Passenger Cover</b><br/>It is offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.</li> <li>• <b>Average Clause (Under Insurance)</b><br/>It is hereby understood and agreed that if at the time of happening of any injured loss or damage (be it partial/total), the actual value of the loss or damage is greater than the insured value as stated in the policy, then the policy holder shall be regarded as being his own insurer for the difference and shall bear a rateable proportion of the loss or damage accordingly. However, this clause shall only apply when the insured value is deficient by more than 10% of the market value of the motor value of the motor vehicle at the time the insured loss or damage occurred.</li> <li>• With additional premium, the coverage can be extended to The Kingdom of Thailand and west Kalimantan Indonesia. Please refer to the Policy for details.</li> </ul> <p><b>Note:</b><br/><i>This is non-exhaustive. Please refer to policy documents for full details.</i></p> |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| <b>What are the major exclusions under this policy?</b>                          | <p><b>We will not pay for any liability under the following circumstances:-</b></p> <ul style="list-style-type: none"> <li>• If You or any person with Your consent are not licensed to drive the vehicle except if You or any person with Your consent has held and is not disqualified from holding or obtaining such a license to drive Your vehicle under any required laws, by-laws and regulation.</li> <li>• If You or Your authorized driver drives Your vehicle whilst under the influence of drink or drug to such extent as to be incapable of having control of Your vehicle.</li> </ul> <p><b>Note:</b><br/><i>This is non-exhaustive. Please refer to policy documents for full details.</i></p>   |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| <b>What do I need to do if there are changes to my contact/personal details?</b> | <ul style="list-style-type: none"> <li>• It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.</li> </ul>  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| <b>Policy Issuance</b>   | <ul style="list-style-type: none"> <li>• The policy schedule will be delivered to you within 30 working days from the date of application.</li> </ul>  |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |
| <b>Accident and Claim Procedure</b>  | <p><b><u>If your car is involved in an accident:</u></b><br/>Make a police report within 24 hours and immediately notify Insurance company in writing with full detail If your vehicle is damaged, you may either make an own damage claim or a third party claim.</p> <ul style="list-style-type: none"> <li>• <b>Own Damage Claim</b><br/>Making a claim against your own comprehensive policy. However, you will lose your NCD. Call your insurance company immediately for advice. If the Insurer recommends or requires that repairs be done at a panel/authorized workshop, then take your vehicle there as advised. Your claim will be rejected if your vehicle is sent to a workshop that is not authorized by your insurance company. Your insurance company will send an insurance loss adjuster to assess the damage to your vehicle before authorizing the repairs.</li> </ul>   |                     |          |                                   |     |                                    |     |                                   |         |                                    |     |   |     |

| <p><b>Accident and Claims Procedure</b></p>   | <ul style="list-style-type: none"> <li>• <b>Third Party Claim</b></li> </ul> <p>If you are not at fault in the accident, you can submit the claim either directly to the insurance company of the party at fault, or if you have comprehensive policy, to your insurance company, without losing your NCD entitlement. You are encouraged to submit your claim to your own insurance company to speedier claims processing.</p> <p>You are required to complete the Motor Accident or Loss Report Form. The form can be obtained from any nearest RHB Insurance branch. Document required:</p> <table border="1" data-bbox="384 304 1481 734"> <thead> <tr> <th data-bbox="384 304 940 338">Own Damage Claims</th> <th data-bbox="940 304 1481 338">Theft and Total Loss</th> </tr> </thead> <tbody> <tr> <td data-bbox="384 338 940 734">           1) Claim form fully completed and signed by the insured<br/>           2) Workshop's estimate of repairs<br/>           3) Police report (Original copy together with report payment receipt)<br/>           4) Photocopy of Log Book (registered Card)<br/>           5) Photocopy of Driving License of the driver<br/>           6) Copy of Insured's and Driver's Identity Card (both sides)         </td> <td data-bbox="940 338 1481 734">           1) Claim form fully completed and signed by the insured<br/>           2) Workshop's estimate of repairs<br/>           3) Police Report (Original copy together with report payment receipt)<br/>           4) Photocopy of Log Book (Registration Card)<br/>           5) Photocopy of Driving Licence of driver<br/>           6) Original Certificate of Insurance<br/>           7) Form JPJ K3 (MV3) signed<br/>           8) Original Registration Card<br/>           9) Letter of Release from Hire Purchase owner<br/>           10) Copy of Insured's Identity Card (Both sides)<br/>           11) Motor car keys<br/>           12) Letter of subrogation signed by Insured and Hire Purchase Owner/Discharge voucher         </td> </tr> </tbody> </table> <p><b>Note:</b><br/>This is non-exhaustive. Please refer to policy documents for full details.</p> | Own Damage Claims   | Theft and Total Loss | 1) Claim form fully completed and signed by the insured<br>2) Workshop's estimate of repairs<br>3) Police report (Original copy together with report payment receipt)<br>4) Photocopy of Log Book (registered Card)<br>5) Photocopy of Driving License of the driver<br>6) Copy of Insured's and Driver's Identity Card (both sides) | 1) Claim form fully completed and signed by the insured<br>2) Workshop's estimate of repairs<br>3) Police Report (Original copy together with report payment receipt)<br>4) Photocopy of Log Book (Registration Card)<br>5) Photocopy of Driving Licence of driver<br>6) Original Certificate of Insurance<br>7) Form JPJ K3 (MV3) signed<br>8) Original Registration Card<br>9) Letter of Release from Hire Purchase owner<br>10) Copy of Insured's Identity Card (Both sides)<br>11) Motor car keys<br>12) Letter of subrogation signed by Insured and Hire Purchase Owner/Discharge voucher |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
|---|---|---------------------|----------------------|--|--|-----------------------|-----------------------------|-----------------------|-----------------------------|------------------------|-----------------------------|------------------------|-----------------------------|------------------------|----------------------------|------------------------|----------------------------|--------------------|------------------------------|
| Own Damage Claims   | Theft and Total Loss  |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| 1) Claim form fully completed and signed by the insured<br>2) Workshop's estimate of repairs<br>3) Police report (Original copy together with report payment receipt)<br>4) Photocopy of Log Book (registered Card)<br>5) Photocopy of Driving License of the driver<br>6) Copy of Insured's and Driver's Identity Card (both sides)  | 1) Claim form fully completed and signed by the insured<br>2) Workshop's estimate of repairs<br>3) Police Report (Original copy together with report payment receipt)<br>4) Photocopy of Log Book (Registration Card)<br>5) Photocopy of Driving Licence of driver<br>6) Original Certificate of Insurance<br>7) Form JPJ K3 (MV3) signed<br>8) Original Registration Card<br>9) Letter of Release from Hire Purchase owner<br>10) Copy of Insured's Identity Card (Both sides)<br>11) Motor car keys<br>12) Letter of subrogation signed by Insured and Hire Purchase Owner/Discharge voucher  |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| <p><b>Can I cancel my policy?</b></p>   | <ul style="list-style-type: none"> <li>• You may cancel your policy at any time by giving written notice to the insurance company. In case of cancellation requested by You, you are entitled to a refund of the premium based on short-period rates as follows:-</li> </ul> <table border="1" data-bbox="395 880 1481 1200"> <thead> <tr> <th data-bbox="395 880 963 913">Period of Insurance</th> <th data-bbox="963 880 1481 913">Refund of Premium</th> </tr> </thead> <tbody> <tr> <td data-bbox="395 913 963 947">Not Exceeding 1 week</td> <td data-bbox="963 913 1481 947">87.5% of the annual premium</td> </tr> <tr> <td data-bbox="395 947 963 981">Not Exceeding 1 month</td> <td data-bbox="963 947 1481 981">75.0% of the annual premium</td> </tr> <tr> <td data-bbox="395 981 963 1014">Not Exceeding 2 moths</td> <td data-bbox="963 981 1481 1014">62.5% of the annual premium</td> </tr> <tr> <td data-bbox="395 1014 963 1048">Not Exceeding 3 months</td> <td data-bbox="963 1014 1481 1048">50.0% of the annual premium</td> </tr> <tr> <td data-bbox="395 1048 963 1081">Not Exceeding 4 months</td> <td data-bbox="963 1048 1481 1081">37.5% of the annual premium</td> </tr> <tr> <td data-bbox="395 1081 963 1115">Not Exceeding 6 months</td> <td data-bbox="963 1081 1481 1115">25.0 of the annual premium</td> </tr> <tr> <td data-bbox="395 1115 963 1149">Not Exceeding 8 months</td> <td data-bbox="963 1115 1481 1149">12.5 of the annual premium</td> </tr> <tr> <td data-bbox="395 1149 963 1200">Exceeding 8 months</td> <td data-bbox="963 1149 1481 1200">No refund of premium allowed</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• No refund of premium for any cancellation of policy if premium is charged on minimum premium (RM50)</li> </ul>   | Period of Insurance | Refund of Premium    | Not Exceeding 1 week   | 87.5% of the annual premium  | Not Exceeding 1 month | 75.0% of the annual premium | Not Exceeding 2 moths | 62.5% of the annual premium | Not Exceeding 3 months | 50.0% of the annual premium | Not Exceeding 4 months | 37.5% of the annual premium | Not Exceeding 6 months | 25.0 of the annual premium | Not Exceeding 8 months | 12.5 of the annual premium | Exceeding 8 months | No refund of premium allowed |
| Period of Insurance   | Refund of Premium   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Not Exceeding 1 week  | 87.5% of the annual premium   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Not Exceeding 1 month   | 75.0% of the annual premium   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Not Exceeding 2 moths   | 62.5% of the annual premium   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Not Exceeding 3 months  | 50.0% of the annual premium   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Not Exceeding 4 months  | 37.5% of the annual premium   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Not Exceeding 6 months  | 25.0 of the annual premium  |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Not Exceeding 8 months  | 12.5 of the annual premium  |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| Exceeding 8 months  | No refund of premium allowed  |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| <p><b>Where can I get further information</b></p>   | <ul style="list-style-type: none"> <li>• Should you require additional information about motor insurance, please refer to the <i>insuranceinfo</i> booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from the insurance agent. You may also visit the following website <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a> or <a href="http://www.rhb.com.my">www.rhb.com.my</a></li> </ul> <p>If you any enquiries, please contact us at:</p> <p><b>RHB INSURANCE BHD</b><br/>       LEVEL 8, TOWER ONE, RHB CENTRE<br/>       JALAN TUN RAZAK, 50400, KUALA LUMPUR<br/>       Tel. : 03-9281 2731 Fax.:03-9281 2729<br/>       Website : <a href="http://www.rhb.com.my">www.rhb.com.my</a></p>  |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| <p><b>How to lodge a complaint</b></p>  | <p>You can make your complaint in whatever form is most convenient to you either via a phone call to our receptionist or alternatively, by writing, faxing or e-mailing your complaint to :</p> <p><b>Complaints Handling Unit</b><br/>       RHB Insurance Berhad<br/>       Level 8 Tower 1, RHB Centre<br/>       Jalan Tun Razak, 50400 Kuala Lumpur<br/>       Fax:03-92812729; E-mail: <a href="mailto:complaintsunit@rhbinsurance.com.my">complaintsunit@rhbinsurance.com.my</a></p>   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| <p><b>Definition of Words</b></p>   | <p><b>Definition of words highlighted in the "Product Disclosure Sheet"</b></p> <ol style="list-style-type: none"> <li>1) We/Us/Our refer to the Insurance Company</li> <li>2) You/Your/Yourself refers to the Policyholder and/or Insured.</li> <li>3) Your Insurance Company refers to RHB Insurance Berhad.</li> </ol>   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |
| <p><b>Important Note:</b><br/>       The description on the available cover is only a brief summary for a quick and easy reference. The precise terms and conditions that apply are stated in the policy. You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.</p> |   |                     |                      |  |  |                       |                             |                       |                             |                        |                             |                        |                             |                        |                            |                        |                            |                    |                              |

The information provided in this disclosure sheet is valid as at 09/09/2009