

Things to note about your insurance:

- 1) This comprehensive policy doesn't cover losses due to natural disasters such as floods and landslides. For that, you can insure yourself with Special Peril cover. Nonetheless, you are entitled to claim RM1,000 allowance for any flood damage subject to terms & conditions.
- 2) Windscreen claims do not affect your No Claim Discount (NCD) if you have separate/additional windscreen coverage.
- 3) Each additional driver cost of RM10 will be waived by Proton Insurance Program (PIP) All Driver coverage.
- 4) All company-registered vehicles must have all their drivers insured.
- 5) The above coverage of Key Cover, Flood Allowance & Policyholder Personal Accident claims will not affect your No Claim Discount (NCD).
- 6) Your motor insurance issued in Malaysia provides coverage across Malaysia, Singapore and Brunei Darussalam. Additional premium for coverage extension to Thailand.
- 7) Your motor insurance policy does not cover non-factory fitted vehicle accessories.
- 8) If you have more than one vehicle registered under the same owner, your NCD is transferrable between those vehicles.
- 9) In the event of an accident, you must lodge a police report within 24 hours of the accident. Send your car for repair at a Proton authorised service centre for speedy approval, quality workmanship, genuine parts and warranty.
- 10) This insurance program is underwritten by licensed insurer panels:
 - a) Allianz General Insurance Company (Malaysia) Bhd
200601015674 (735426-V)
 - b) Berjaya Sompo Insurance Berhad
198001008821 (62605-U)
 - c) Generali Insurance Malaysia Berhad
197501002042 (23820-W)
 - d) Liberty General Insurance Berhad
197801007153 (44191-P)
 - e) Zurich General Insurance (Malaysia) Berhad
201701035345 (1249516-V)
 - f) Etiqa General Takaful Berhad
201701025031 (1239197-A)
 - g) Syarikat Takaful Malaysia Am Berhad
201701032316 (1246486-D)
 - h) Zurich General Takaful (Malaysia) Berhad
201701045981 (1260157-U)
- 11) No excess, except the driver is under the age of 21 or a holder of a Provisional / Probation Driving License, a compulsory excess of RM400 is applicable in the event of claim.
- 12) No betterment fees will be charged for vehicles aged 10 years or below, subject to repairs at Proton Authorised Body & Paint Centre.
- 13) Agreed Value Coverage offers protection for your sum insured with a guaranteed 100% payout in the event of theft or total loss.