### AmGeneral Insurance Berhad (44191-P)

A member of the AmBank Group

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# **Customer Care Centre**

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# PRODUCT DISCLOSURE SHEET for Extended Warranty Policy

IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Extended Warranty Policy. Be sure to also read the general terms and conditions

#### What is this product about?

This Policy covers against Mechanical Breakdown of the vehicle's components or parts during the extended warranty period.

#### 2. What are the covers / benefits provided?

This Policy covers repair or replacement due to Mechanical Breakdown of the components or parts specified in the Policy.

#### How much premium do I have to pay? 3.

The total premium that you have to pay may vary depending on the risk exposure, our underwriting requirements and the model and engine capacity of the vehicle. The estimated total premium that you have to pay is: RM

# What are the fees and charges I have to pay?

### What you have to pay in addition to the premium

Service Tax (if any) – 6% of premium \*(applicable to vehicle insured under business entities) Stamp Duty (RM10.00)

#### What is included in the premium

Commissions paid to intermediaries (if any) – 25% of premium

#### What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure you must disclose all material facts such as previous accidents and modification to engines
- Service Requirement the vehicle must be serviced by the Insured's authorized service centre in accordance with the time and kilometer intervals as recommended by the manufacturer. The service record must be stamped and signed by the servicing outlet and keep at the safe place.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

### What are the major exclusions under this policy?

This policy does not cover any loss or damage directly or indirectly caused by or contributed to or arising from or consequence of

- Any parts and components not listed as parts covered
- Whilst vehicle is used for racing, competition, rallies, motor sport events or of a purpose for which it is not licensed
- Any alterations or modifications not approved by the Manufacturer
- Damage resulting from accident, fire, or other casualty, loading beyong the specified vehicle weight rating or losses that would be covered under a Motor Insurance Policy
- Not serviced in accordance with the Service Requirement of the manufacturer or the continued use of the vehicle after a fault has become evident
- Slight irregularities not recognized as affecting quality or function of the vehicle or parts such as slight noise or vibration and defects appearing only under particular or irregular operations
- Gradual reduction in operation performance commensurate with age and kilometers covered by the vehicle, normal wear and tear or deterioration
- Fault causing the mechanical breakdown was evident prior to the expiry of the manufacturer's normal warranty
- Manufacturer's recall

Please refer to the policy contract for the full list of exclusions under this policy.

# Can I cancel my policy?

This Policy may be cancelled at any time at the request of the Insured and no part of the Premium is refundable.

# What do I need to do if there are changes to my contact details?

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.

### Where can I get further information?

If you have any enquiries, please contact us at:

# AmGeneral Insurance Berhad

Menara Kurnia, No. 9 Jalan PJS 8/9, 46150 Petaling Jaya, Selangor Darul Ehsan, Malaysia

# **Customer Care Centre**

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# Other types of cover available

Motor Insurance

## IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2013.