

## Benefits at a glance

### COMPREHENSIVE MOTOR COVERAGE

A complete and all-round protection for you, your car and your passengers!

1. Your car is protected against **loss or damage due to accident, theft or fire.**
2. You, your authorised driver and passengers are protected against any liability due to any third party's injury, death and property loss or damage.
3. You and your authorised drivers are protected against any liabilities sought by your passengers.

### PERSONAL ACCIDENT PROTECTION FOR YOU AND YOUR FAMILY NEW

Anyone travelling in your car is automatically covered! **Up to RM250,000 personal accident coverage** for the driver and passengers travelling in your car.

Personal Accident Coverage	Amount of Benefits (for each person in the insured car)
Accidental Death and Permanent Disablement Benefit	Up to RM25,000
Double Indemnity for National Public Holiday	RM25,000

Your No Claim Discount (NCD) entitlement will not be affected by any claim under this benefit.

- To be eligible for the Personal Accident Coverage, the driver must be between the age of 17 up to 75 years old, and the passenger must be between the age of 30 days up to 85 years old.
- Please refer to the schedule of indemnities for Accidental Death and Permanent Disablement Benefit in the policy contract.
- Double Indemnity for National Public Holiday is payable for accidental death occurs during national public holiday. This benefit is payable in addition to the Accidental Death and Permanent Disablement Benefit.

### FAMILY DISCOUNT FOR MULTIPLE CARS UNDER THE SAME HOUSEHOLD NEW

Enjoy a **5% premium discount** if you and your family insure 2 or more cars with us, up to a maximum of 4 cars under the same household.

If you or any of your family members own a **Family Drive** policy, the subsequent purchase of the next **Family Drive** policy will be entitled for family discount. Upon the subsequent renewal, the first insured car will also be entitled for family discount.

The family discount applies to the total premium after any applicable NCD.

### INCONVENIENCE ALLOWANCE WHEN YOU CAN'T USE YOUR CAR

Having your car in the repair workshop can be inconvenient and interrupt your daily life. To ease your hassle, we will compensate you with an allowance of **RM600 per accident.**

This cash allowance is payable upon theft, total loss or damage claim involving your car due to an accident.

### AUTOMATIC COVER FOR ALL DRIVERS

**All your authorised drivers will be automatically covered** without additional cost! You are no longer required to name your authorised drivers.

### EXCESS WAIVER

Excess refers to a proportion of the total repair cost that is required to be paid by you, when you make an accident damage claim. This **excess will be waived** if your car is repaired at an **Approved Repairer** or **franchise workshop.** We will pay the total repair cost for you!

A compulsory excess of RM400 is payable by you if your vehicle is driven by a person under the age of 21 or who holds a Provisional (P) or Learner (L) driver's license.

### AIA ROADSIDE ASSIST

A sudden accident or car breakdown in the middle of the highway can be stressful, especially when you are travelling with your family. **AIA Roadside Assist** stands by 24-hour to provide you with an array of value-added services to get you back on your journey safely.

## Optional add-on benefits

### AGREED VALUE

In the event that your car is stolen or declared a total loss, the standard motor insurance cover will reimburse you based on the market value of the car at the time that loss occurred.

To protect you from the depreciation value of your car, we promise to pay you an agreed coverage amount instead of the market value, even if the market value is much lower at the date of loss.

This benefit is available for cars aged 10 years and below.

### WAIVER OF BETTERMENT COST

For cars that aged 5 years and above, you are required to pay a portion of the costs, if damaged parts of your car are replaced by new original parts. This is known as Betterment.

With this benefit, we will waive the Betterment cost and cover the full cost of the new original parts with no extra procedure or paperwork upon claim, provided that your car is repaired at an **Approved Repairer.**

This benefit is available for cars aged between 5 and 10 years.

### WINDSCREEN DAMAGE

Protection against damage to the windscreen and all glass windows of your car. We will pay for the repair and replacement cost without affecting your NCD.

### NATURAL DISASTERS (SPECIAL PERILS)

Flash floods and landslides happen unexpectedly and frequently all year long in Malaysia. Such damage will cause massive repair cost or even total loss. This benefit will protect your car against loss or damage caused by flood, storm, landslide, landslip, subsidence or other acts of nature.

## AIA CAR INSURANCE

# Worry-free driving for the whole family!

A family motor insurance that provides total protection, convenience and savings for you and your loved ones.



The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA General Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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AIA General Berhad  
Member of PIDM

## Why Family Drive?

**Family Drive** is unlike any other motor insurance plan in the market, it provides a full range of protection features that keep up with your needs. This plan covers not only your car, but anyone who is traveling with you. Now, you can enjoy a worry-free journey with your family!

Family Drive An enhanced Comprehensive Motor Insurance		Comprehensive Private Car Insurance
✓	Motor Insurance Coverage	✓
✓	Driver's Legal Liabilities to Third Party	✓
✓	Passenger's Legal Liabilities to Third Party	✗
✓	Driver's Legal Liability to Passengers	✗
✓	<b>Personal Accident Protection for driver and passengers:</b> <ul style="list-style-type: none"> <li>Accidental Death and Permanent Disablement Benefit</li> <li>Double Indemnity for National Public Holiday</li> </ul>	✗
✓	Inconvenience Allowance	✗
✓	Automatic Cover for All Drivers	✗
✓	Excess Waiver	✗
✓	Family Discount	✗

Note: This leaflet contains only a brief description of the benefits and is not exhaustive. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract and Product Disclosure Sheet.

Example for premium comparison:

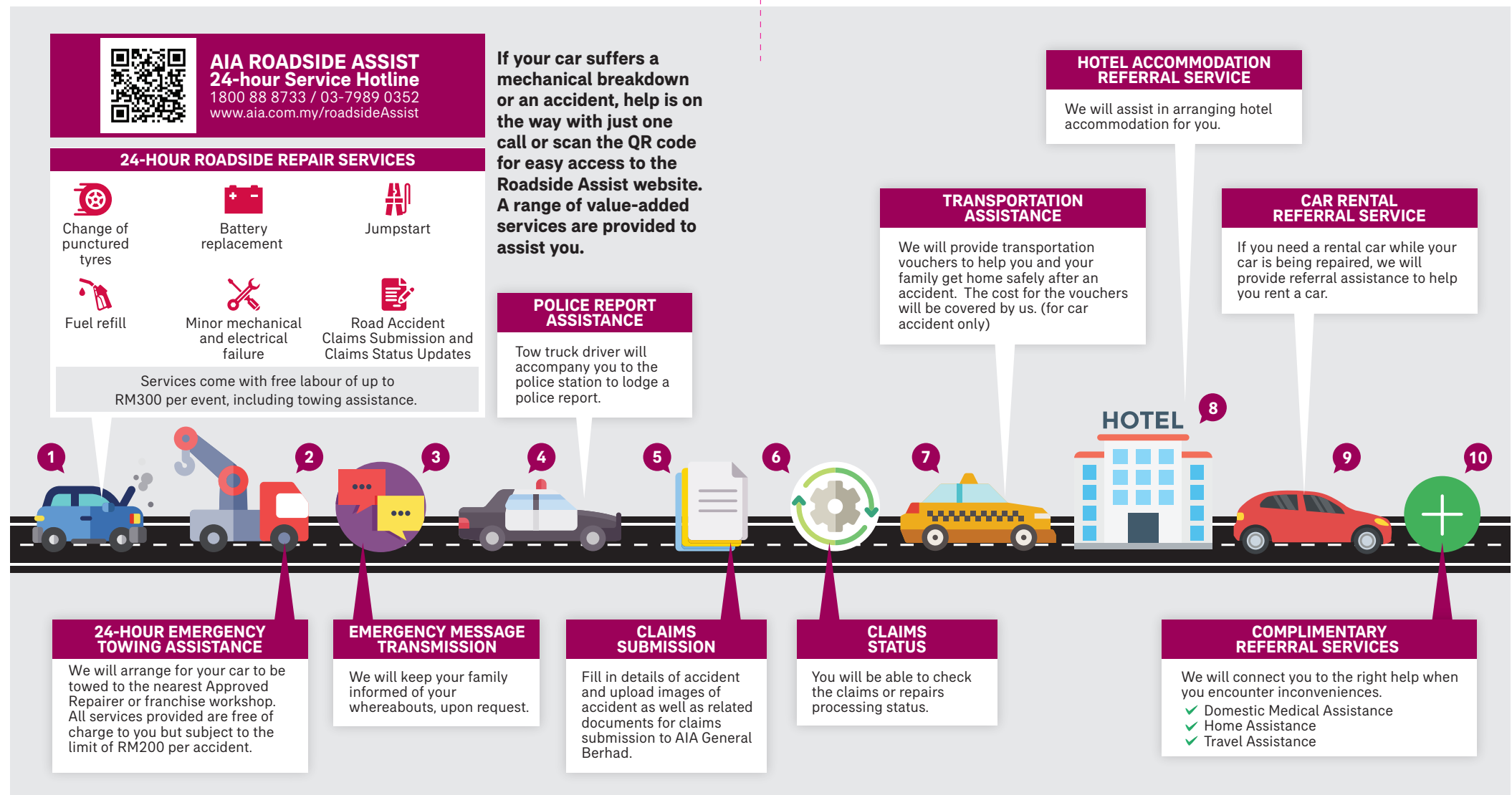
Vehicle Details					Premium (RM)	
Make and Model	Year Make	Cubic Capacity	Sum Insured (RM)	NCD (%)	Family Drive	Comprehensive Private Car Insurance (including Optional Cover Legal liability to passengers and of passengers)
Honda Civic	2017	1799	80,000	38%	1,766.35	1,582.12
Toyota Camry	2016	2494	99,000	45%	1,830.96	1,672.61
Mercedes C180	2013	1796	90,000	55%	1,347.66	1,299.60

Underwritten by:

**AIA General Berhad** 201001040438 (924363-W)  
Menara AIA, 99 Jalan Ampang,  
50450 Kuala Lumpur.  
Care Line: 1300 88 1899  
Tel: 03-2056 1111

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AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



### Notes:

- Territorial Limits** – Roadside Repair Services and Towing Assistance are available anywhere in Peninsular Malaysia excluding any islands (except for Langkawi and Penang). For East Malaysia, such services are available within a radius of 25 km from the city center of Kota Kinabalu, Sandakan, Tawau, Labuan, Sibulintulu, Miri, Kuching and along Pan Borneo Highway.
- Any cost incurred for toll charges, spare parts, batteries or petrol required during the breakdown assistance will be borne by you.
- For the referral services above, the actual cost incurred for the service provided shall be borne by you. The referral services are provided by a third party service provider and the continuation of these services are not guaranteed.
- Service(s) is/are received at your own risk.

### AIA Roadside Assist will not be provided for the following circumstances:

- The vehicle is driven by person without a valid license, under the influence of drugs and/or alcohol;

- The vehicle does not have a valid road tax;
- The vehicle is or has been modified for participation in motor rally and racing, or has been modified in contravention of any laws and/or regulations or being used for any unlawful or illegal purpose;
- The vehicle is a commercial vehicle;
- The vehicle is immobilised outside the territorial limits;
- The vehicle is immobilised because the keys are not available or are locked inside the car;
- The mechanical part in the vehicle, such as engine or transmission, has been removed or that the vehicle has been dismantled fully or partly in a workshop;
- The vehicle is at a location where there is an intended or on-going strike, riot or civil commotion as published/announced via the mass media;
- Towing of vehicle for the purpose of disposing the vehicle, transferring it from one workshop to another, or after it has been sent for a spray job; and
- A stolen vehicle which has been discovered or an abandoned vehicle which has been vandalised.

## 利益概览

### 全面的汽车保险保障

提供全面的保障于您与您的汽车，以及您的乘客！

1. 保障您的汽车因**意外，盗窃或火灾而造成损失或损坏**。
2. 保障您与您的授权驾驶人以及乘客，因意外所须承担的第三者法律责任（导致他人受伤或身亡，和造成财物损失）。
3. 保障您与您的授权驾驶人，因意外所须承担乘客所追究的法律责任。

### 个人意外保险 新

在您汽车内的每个人都自动被保障！给予在您车内的驾驶人与乘客**高达RM250,000的个人意外保障**。

个人意外保障	利益额 (受保车辆中的每人)
意外身亡及永久残废利益	高达RM25,000
全国公共假期双重赔偿利益	RM25,000

此利益下的任何索赔，将不影响您的无索赔折扣 (No-Claim-Discount (NCD))。

- 要获得此个人意外保障，驾驶您汽车的人必须在17岁至75岁之间，乘客必须在30天至85岁之间。
- 请参阅保单合约中的意外身亡及永久残废利益的津贴赔偿表。
- 若在全国公共假期时发生意外死亡，我们将支付全国公共假期双重赔偿利益。意外身亡和永久残废利益也将一同支付。

### 家庭折扣 新

若您家拥有多辆汽车，那您和您的家人向我们购买两份或以上的**Family Drive**保单时，即可享有家庭折扣优惠！优惠于每一个家庭最多4辆汽车。

条件是您或您的家人必须已经拥有一份**Family Drive**保单，那从第二份**Family Drive**保单起，即可享有**5%的保费折扣**！此外，在第一份保单更新时，也可获得**家庭折扣**。同时，所有家人须在同一个屋檐下（必须注册在同一个住家地址）。

5%的**家庭折扣**将会施加在扣除NCD过后的总保费之上。

### 不便利津贴

当您的汽车维修期间会对您的日常生活造成不便。因此，为了缓解您的麻烦，在每次的意外事故，我们将赔偿予您**RM600的一次性津贴**。

此津贴将支付于汽车因意外而损坏，完全毁坏或汽车被盗窃索赔。

### 自动保障所有驾驶人

**所有您的授权驾驶人都将自动获得保障**，无需额外付费。在购买保单时您不再需要列明驾驶人。

### 免除垫底费

垫底费 (Excess) 是指您呈交索赔时需要支付的一部分维修费用。若您的汽车是在**核准维修商**或**专营维修商**进行维修，该**垫底费将被免除**。我们将为您支付全额维修费用。

若您的车辆由未满21岁人士，或持有临时 (P) 驾驶执照或学习 (L) 驾驶执照的人士驾驶，您须支付强制性自付额 RM400。

### 24 AIA ROADSIDE ASSIST

在驾驶途中突然发生意外或汽车故障会令人非常困扰，尤其是当您和家人同行时。**AIA Roadside Assist**将全天候24小时为您提供一系列紧急服务，以让您能尽快安全的恢复您的旅程。

## 选择性附加利益

### 约定保额

若您的汽车被盗窃或完全毁坏，汽车保单将根据发生损失时汽车的市场价值支付您赔偿。

为了保障您不被汽车折旧价值影响，即使损失时的汽车市场价值是非常低，我们依然承诺支付您约定保额而非汽车的市场价值。

此附加利益适用于10年及以下车龄的汽车。

### 免除改善费

5年及以上车龄的汽车，如果需要用全新原装零件替换汽车的损坏零件，那您将需要为全新原版零件支付一部分费用，这被称为改善费 (Betterment)。

有了这项附加利益，我们将免除改善费，并支付全新原版零件的全部费用。您也无需呈交额外的索赔程序或表格。条件是您的汽车必须在**核准维修商**进行维修。

此附加利益适用于5至10年车龄的汽车。

### 挡风玻璃损坏

保障汽车的挡风玻璃和所有的玻璃窗。我们将支付维修和更换费用，也不会影响您的无索赔折扣 (NCD)。

### 自然灾害 (SPECIAL PERILS)

马来西亚长年内常常发生毫无预兆的水灾和土崩。此灾害所带来的损坏会导致您蒙受巨大的汽车维修费，甚至可能造成完全毁坏。

此附加利益将保障您的汽车因水灾，风暴，土崩，山崩，地层下陷或其他自然灾害所造成的损坏或完全毁坏。

## AIA 汽车保险

# 让您全家人无忧驾驶！

家庭汽车保险，为您和您的家人提供全方位的保障，即方便又节省。



Perbadanan Insurans Deposit Malaysia ("PIDM") 保障合格保险保单/产品下应支付的保险利益至保障限额为止。请参阅PIDM的保险及伊斯兰保险利益保障制度的小册子或联络AIA General Berhad或PIDM (请浏览[www.pidm.gov.my](http://www.pidm.gov.my))。

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AIA General Berhad  
是PIDM的成员

## 为何选择Family Drive?

**Family Drive** 与市场其他汽车保险计划不同，它提供了全方位的保障，可以满足您的需求。该计划不仅保障您的汽车，还保障与您同行的任何人。现在，您可以与家人一起安心享受愉快的驾驶行程！

Family Drive 全方位的汽车保险		综合私人汽车保险
✓	汽车保险保障	✓
✓	驾驶人对于第三方的法律责任	✓
✓	乘客对于第三方的法律责任	✗
✓	驾驶人对于乘客的法律责任	✗
✓	驾驶员和乘客的个人意外保障： · 意外身亡及永久残废利益 · 全国公共假期双重赔偿利益	✗
✓	不便利津贴	✗
✓	自动保障所有驾驶人	✗
✓	免除垫底费	✗
✓	家庭折扣	✗

注：本册子仅包含了产品的简约说明，并不详尽。欲获取详细的利益说明、不受保情形、条款与条款，请参阅保单合约和产品说明书。

保费比较的例子：

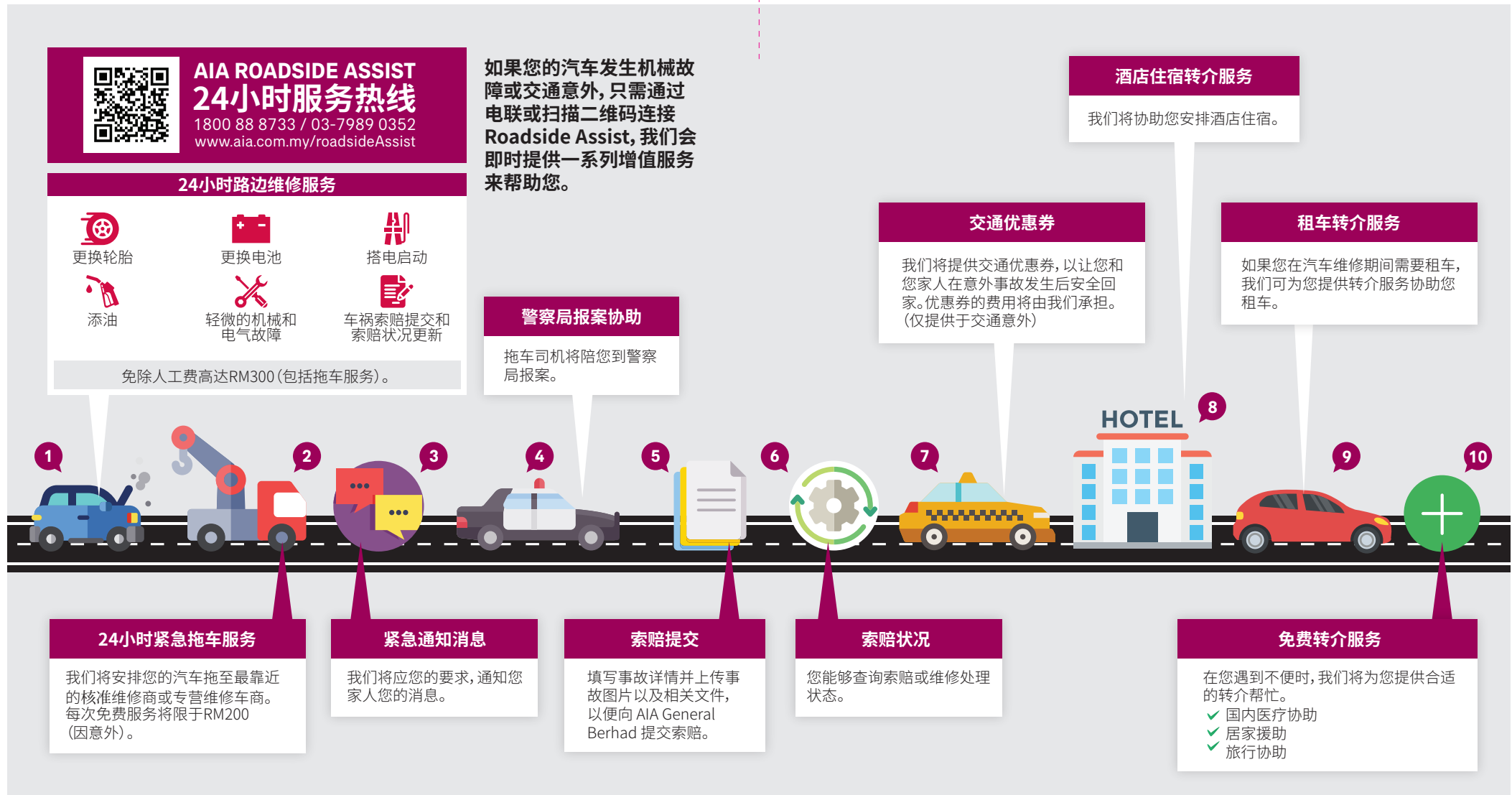
汽车资料					保费 (RM)	
品牌和型号	生产年份	立方容量	保额 (RM)	无索赔折扣 (NCD) (%)	Family Drive	综合私人汽车保险 (包括乘客对于第三方的法律责任和驾驶人对于乘客的法律责任的性附加利益)
Honda Civic	2017	1799	80,000	38%	1,766.35	1,582.12
Toyota Camry	2016	2494	99,000	45%	1,830.96	1,672.61
Mercedes C180	2013	1796	90,000	55%	1,347.66	1,299.60

承保：

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AIA General Berhad是在金融服务法2013 (Financial Services Act 2013) 下持牌经营并由马来西亚国家银行监管。



注：

- **地域限制** - 马来西亚半岛的任何地方 (不包括任何岛屿 (兰卡威和檳城除外)) 都可以提供路边维修服务和拖车服务。在东马, 此类服务可在亚庇、山打根、斗湖、纳闽、诗巫、民都鲁、美里、古晋和泛婆罗洲公路沿线25公里半径范围内提供。
- 您需支付提供维修服务的任何道路通行费，零件，电池或汽油费用。
- 对于上述的转介服务，所提供服务的实际费用应由您承担。转介服务由第三方服务商提供，我们不保证该服务的延续性。
- 接受以上服务时，您需自负风险。

在以下情况下我们将不提供AIA Roadside Assist:

1. 该车辆在药物和/或酒精的影响下驾驶，由无持有有效执照的人驾驶；

2. 该车辆无有效的道路税；
3. 该车辆曾进行改装，以参加公路汽车赛和赛车，或违反任何法律和/或法规进行改装，或用于任何非法活动或非法目的；
4. 该车辆为商用车辆；
5. 该车辆位于限制地域之外；
6. 钥匙不可使用或锁在该车辆内，车辆处于无法开动状态；
7. 该车辆中的机械零件，例如发动机或变速箱已被拆除，或者在维修车间内已将车辆的全部或部分零件拆除；
8. 该车辆位于已通过大众媒体发布/宣布的有意或正在进行的罢工，暴动或骚乱的地方；
9. 拖曳车辆为报废车辆，将该车辆从一个车间转移至另一个车间，或在将其送交喷漆工作之后；及
10. 被发现的失窃车辆或被破坏的废弃车辆。