

MY Smart Car Insurance - Frequently Asked Questions



1. What is this product about?

This is a product for low mileage use vehicles where you get to insure your car based on mileage that you use during the period of insurance.

The standard mileage provided under this policy is 5,000 kilometers. However, you can choose to top up the mileage either at 2,000 or 5,000 kilometers based on your needs for additional premium.

2. How can I purchase this product?

You can purchase this product through any of our agents or directly with us.

3. How does this product work?

- Get a quote from any of our agent or directly from any of Chubb customer service office.
- Submit a copy of your car's odometer reading showing the present reading.
- Cover will be issued, and you will be able to get your motor insurance policy immediately.
- Keep tab of the Permitted Mileage, to ensure not to run out.
- Top up mileage if need be, by providing your car's odometer reading, a current photo of your car and paying additional premium.
- Send your car to the nearest Chubb Panel Repairer for any repair following an accident.

*Car sent to other workshops other than a Chubb Panel Repairer will not be honored by us.

4. What is Permitted Mileage?

Refers to the maximum distance You can travel in Your Car from the inception of the Policy to be insured for accident own damage, fire and theft claims of the Policy. The Permitted Mileage for this Policy is stated in the Schedule and may include any Mileage Top-Up that you may purchase and is endorsed on the Schedule.

5. What is Carry Over Mileage?

If the actual mileage reading of Your Car's odometer does not exceed the Permitted Mileage stipulated in the Schedule upon the expiry of the Period of Insurance shown in the Schedule, the difference in the mileage between your odometer reading declared and Permitted Mileage shall be added to the Permitted Mileage stipulated in Your renewal policy Schedule subject to a maximum mileage limit of 2,000 kms.

Provided always that You must submit a picture of Your Car's odometer actual mileage reading which reflects Your Car's mileage prior to the expiry of the Period of Insurance preferably fourteen (14) days in advance. The submission of the picture of Your Car's odometer reading will be used for the purposes of renewing your Policy with us.

6. How much does it cost for me to top up my mileage?

You are advised to ensure that you top up your Permitted Mileage before you exceed it so that your car remains covered at all time.

It is important to note that upon the complete usage of the Permitted Mileage, your car will only be covered against third party liability. This means that we will only pay loss for third party bodily injury and third-party property damage and will not pay for any loss or damages to your car due to accident, theft or fire. You will be required to purchase the Mileage Top-Up to ensure that you enjoy the comprehensive coverage of the product.

In the event you are unable to purchase the Mileage Top-Up before you exceed your Permitted Mileage and your car is involved in an accident, we may, at our discretion, allow a reasonable amount of grace mileage depending on the circumstances of your situation.

Top-Up Process

- Contact any of our agent or directly from any of Chubb customer service office.
- Submit a copy of your current car's odometer reading showing the present reading and also a current photo of your vehicle.
- Choose your preferred Mileage Top-up i.e. 2,000 km or 5,000km.
- Endorsement for Mileage Top-up will be issued upon payment of additional premium and you will be able to get your motor insurance policy immediately.

If you had purchased the policy through our intermediary, you will need to contact the servicing agent to top-up your mileage.

7. How much does it cost for me to top up my mileage?

Please refer to the table in item 16. Below.

8. What happens if I have unused mileage at the end of the period of insurance?

Please refer to the table in item 5. Above.

9. How do I submit my odometer reading?

You will need to take photo of the present Odometer and submit it to your servicing agent.

10. Can I top-up my car mileage after my Permitted Mileage is completely used up?

Yes, you can. However, your comprehensive coverage from the Mileage Top-up will only commence from the current odometer reading that you provide at the time the top-up was made.

Example:

Mr. Tan purchases the standard My Smart Car Insurance on 1 January 2021 (5,000 kilometers) where his period of insurance will be from 1 January 2021 to 31 December 2021. His mileage reading on the odometer at the time of his purchase is 10,000 kilometers, making his Permitted Mileage valid up to 15,000 kilometers on his odometer reading.

On 1 August 2021, Mr. Tan's car's odometer reads 15,000 kilometers (i.e. he had fully utilised his Permitted Mileage of 5,000 kilometers). Mr. Tan continued to drive his car despite fully utilizing his Permitted Mileage.

On 3 August 2021, after realizing that he had exceeded his Permitted Mileage, he visits one of Chubb's offices for a Mileage Top-Up bringing with him a photo of his current odometer reading and a photo of his car. At the time of the top-up, his odometer reads 15,050 kilometers.

His comprehensive coverage re-commences from 15,050 kilometers (i.e. he will only be covered against third party liability from 15,001 kilometers to 15,049 kilometers).

11. Can I opt to take up this product if I have already purchase Private Car insurance?

Yes, you can but you have to take into consideration the cost effectiveness in doing so as you will need to cancel your existing insurance to purchase this product.

You should also consider the following if there is More Than One Insurance Covering the Same Car

- i. You must inform us in writing if You have taken out any other insurance in respect of your car during the Period of Insurance.
- ii. If a claim arises under this policy and such a loss is also claimable under the other insurance policy(ies) taken by you, we will only contribute our rateable proportion of the whole loss. We will not be liable to pay the claim first and then seek recovery from the other co-insurers who is / are also liable for the loss.

12. What will happen if my car is still under Hire Purchase loan?

It is important that you remain within the permitted mileage to ensure that all claims are payable and to ensure that you do not breach any of your obligations under your Hire Purchase Agreement with your financier (e.g. requirement of maintaining a comprehensive insurance for your car).

Therefore, it is also crucial that you do not exceed your Permitted Mileage in order to maintain a comprehensive cover under your policy. As your car will only be covered against third party liability in the event you exceed your Permitted Mileage (and no Mileage Top-Up is made), this insurance will not cover your financial obligations under your hire purchase arrangement.

Example:

Encik Ali purchased the MY Smart Car Insurance – sum insured RM100,000 (market value) – mileage 7,000km

Encik Ali has an outstanding hire purchase loan – RM90,000

Scenario A

Encik Ali's car has been stolen (total loss) while he had only used up to 5,000km (within his Permitted Mileage).

Amount Chubb will pay – RM100,000 (market value at the time of loss).

Encik Ali will be able to meet his obligations under his hire purchase arrangement with the claim settlement.

Scenario B

Encik Ali's car has been stolen (total loss) while he had only used up to 8,000km (exceeded his Permitted Mileage).

Chubb will not pay for the loss as his MY Smart Car Insurance has reverted to a 3rd party cover due to him exceeding his Permitted Mileage.

He will still be liable for the outstanding amount of RM90,000 under his hire purchase arrangement.

13. Can I purchase optional benefits under this product?

Yes, you may purchase any or all the additional benefits available for this product. Some of the additional benefits available are:

- a) Windscreen;
- b) Special perils;
- c) All Drivers;
- d) Legal Liability to Passengers;
- e) Legal Liability of Passengers;
- f) Betterment Buy back; and
- g) Voluntary Excess.

*Claims arising from Windscreen damage & special perils covers endorsements are claimable even after the Permitted mileage is completely used.

14. Will I still be entitled to my NCD if I purchase this product?

Yes, you will still be entitled to your normal NCD provided that you have not made any claims.

15. Can I send my car to any workshop for repair following an accident?

No, to enjoy the benefits under this product, you have to send your car to any nearest Chubb Panel Repairer.

16. How do I know who is a Chubb Panel Repairer?

You can obtain a list of Chubb panel Repairers by visiting our corporate website at www.chubb.com/my or call our call center at 1300 88 0128.

17. Can I get rebate on the Top-up premium?

You can only enjoy rebate on the Top-up premium if you had first purchased the policy directly from us without going through any intermediary (i.e. agent, broker).

18. Following are some of the examples and comparison premium payable for annual cover and Top-up

a) Annual premium

Make & Model	Year make	CC	SI	NCD	Voluntary Excess	Basic Private Car Comprehensive	MY Smart Car Insurance		
							5000KM	7000KM	10000KM
Perodua Myvi	2020	1,329	47,000	0.00%	0	1,616.78	1,474.21	1,616.78	1,616.78
Proton Persona	2017	1,597	27,000	38.33%	450	665.82	514.50	565.95	622.54
Perodua Alza*	2019	1,495	52,000	25.00%	1,000	1,345.99	853.48	938.83	1,032.71
Nissan Almera	2020	1,498	65,000	25.00%	1,000	1,669.15	1,030.29	1,133.32	1,246.66
Toyota Camry	2015	2,494	89,000	55.00%	1,600	1,317.00	808.16	888.97	977.87
Honda Civic*	2018	1,799	76,000	45.00%	1,600	1,422.68	849.83	934.81	1,028.29

b) Premium chargeable for each Mileage Top-up

2,000 KM Top-ups

Make & Model	Year make	Basic Private Car Comprehensive	MY Smart Car Insurance					
			5000KM basic plan					
			Basic Plan	per Top-Up	# Top Ups	Total Top-Up	Total Premium	Total Mileage
Perodua Alza*	2019	1,345.99	853.48	85.35	6	512.09	1,365.57	17,000
Honda Civic*	2018	1,422.68	849.83	84.98	7	594.88	1,444.71	19,000

5,000KM Top-ups

Make & Model	Year make	Basic Private Car Comprehensive	MY Smart Car Insurance					
			5,000KM basic plan					
			Basic Plan	per Top-Up	# Top Ups	Total Top-Up	Total Premium	Total Mileage
Perodua Alza*	2019	1,345.99	853.48	179.23	3	537.69	1,391.17	20,000
Honda Civic*	2018	1,422.68	849.83	178.46	4	713.86	1,563.68	25,000

**Premium for the Top-up Mileage for Perodua Alza and Honda Civic is calculated based on the above vehicle details (CC, SI, NCD and voluntary excess) indicated in the table under the Annual cover header.*