

# **SOMPO MotorSafe**

Comprehensive Private Car Insurance



## What is the product about?

A comprehensive coverage for your private car that offers three (3) different mileage plans to suit the usage of your vehicle, with affordable premium. Every SOMPO MotorSafe Policy comes with a SOMPO Tag, a Bluetooth-enabled, battery-powered device that provides safety assistance in case your car breaks down or during an emergency.

SOMPO MotorSafe covers loss or damage to your own vehicle due to accident, fire and theft, and third party injury, death, or property damage if you travel within the allocated mileage and grace mileage\*. If you exceed the allocated mileage and grace mileage\*, you are only covered for third party injury, death, or property damage. Other benefits include:

- ✓ All Drivers Cover✓ 24-Hour Rakan Auto Assist
- ✓ Repair Warranty of 12 months
- ✓ Special Perils Coverage\*\*

However, you can top up your current mileage plan to the next level or full mileage plan to continue enjoying Comprehensive Cover instead of Third Party Cover.

# Who is eligible to purchase SOMPO MotorSafe?

Only individual policyholders can purchase SOMPO MotorSafe provided the vehicle age is 1 year and above with sum insured more than RM20.000.

# Why choose SOMPO MotorSafe?

Three (3) different mileage plans with affordable premium:

Plan	Mileage Plan	Discount (compared to SOMPO Motor)
Plan A	0 up to 5,000km	Up to 50%
Plan B	0 up to 10,000km	Up to 40%
Plan C	0 up to 15,000km	Up to 20%

#### Illustration:

Vehicle make/model: Honda Civic 1.8S No-Claim-Discount (NCD): 55% Vehicle age: 1 year Insured Age: 35 years old

Sum Insured: RM109,000

Plan Type	Plan A	Pan B	Plan C	SOMPO Motor
Mileage (km)	0 up to 5,000km	0 up to 10,000km	0 up to 15,000km	Unlimited
Total Premium*** (RM) (Before Service Tax and Stamp Duty)	RM771.17	RM925.40	RM1,233.87	RM1,542.34
Savings (%) as compared to SOMPO Motor	50%	40%	20%	Not applicable

<sup>\*\*\*</sup>The total premium payable vary depending on the mileage plan selected, the vehicle's sum insured, cubic capacity, make and model, NCD entitlement, and our underwriting requirements.

<sup>\*</sup>Grace mileage: Additional 500km per year is automatically added to your comprehensive allocated mileage plan before the end of your insurance period.

<sup>\*\*</sup>Special Perils Coverage: Covers up to RM10,000 or 20% of Sum Insured, whichever is lower.

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

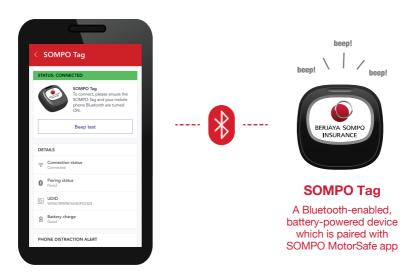
Туре	Amount
Stamp Duty	RM10.00
Service Tax (ST)	6% of premium

What is included in the premium	Amount
Commission to the insurance intermediary	10% of the premium

## It comes with a SOMPO Tag to help you and your loved ones in case of an emergency.

## What is a SOMPO Tag?

SOMPO Tag is a Bluetooth-enabled, battery-powered device which is paired with SOMPO MotorSafe app. It is easily placed in your vehicle and provides safety assistance in the event of a car breakdown or emergency by holding down the button for 2 seconds. It also has a feature that reminds you to top up your mileage plan. The SOMPO MotorSafe app is available for download on the Apple App Store or Google Play Store.



## What are the benefits of SOMPO Tag?

#### √ bCall: Emergency button for assistance

 Just hold down the button for 2 seconds to request for assistance in the event of a breakdown or an emergency.

## ✓ eCall: Automatic Accident Alert & Emergency Response for severe crashes

 Automatic Driver Recognition: The system is able to detect severe crashes via your smartphone. In the event of an accident, our helpline will call you to provide assistance.

#### ✓ Safe Driving Alert: Instil good driving practice

 Do not Text & Drive. You will receive real time friendly "beeping" alerts if you text and drive above 20km/h.

## How does the fitment of SOMPO Tag work?



Step 1:

Just remove the sticker at the back of the **SOMPO Tag**.

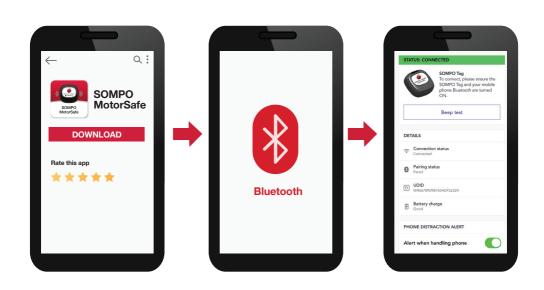
Step 2:

Place the **SOMPO Tag**in your car – it can be on your
dashboard or on your gearbox,
do ensure that it is
within your reach.

Step 3:

Switch on **SOMPO Tag** by pressing and holding the button until you hear 3 'beeps' and the fitment is done!

## How to link your SOMPO Tag to SOMPO MotorSafe app in your phone?



Step 1:

Download the SOMPO MotorSafe app from Apple App Store or Google Play Store

Step 2:

Login to the app, turn on your phone's **Bluetooth** and ensure all the permissions are accepted.

Step 3:

When you click on 'Found SOMPO Tag', the app's status will change to 'Connected', you will receive a push notification, and you will hear a beeping sound.

# Other optional benefits that you may wish to purchase by paying additional premium:

- ✓ Coverage for Windscreens, Windows and Sunroof
- ✓ Legal Liability to Passengers\*\*\*\*\*
- ✓ Current Year "NCD" Relief
- ✓ Waiver of Betterment (only applicable for vehicle aged up to 15 years)
- ✓ Top-Up for Full Convulsion of Nature Cover
- ✓ Unlimited Towing Costs (only applicable for vehicle aged up to 15 years)
- ✓ Next Level Mileage Top-Up (Exclusive for SOMPO MotorSafe)
- ✓ Full Mileage Top Up (Exclusive for SOMPO MotorSafe)

\*\*\*\*Note: It is an offence under the laws of Singapore to enter the country without extending passenger liability cover to your motor insurance.

# What are the major exclusions under this Policy?

This Policy does not cover certain losses, such as your own death or bodily injury due to a motor accident or your liability against claims from passengers in your car.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions under this Policy.

# Where can I get further information?

For further information, please refer to the Product Disclosure Sheet (PDS) and Frequently Asked Questions (FAQ) of SOMPO MotorSafe which is available on our website www.berjayasompo.com.my. Should you require additional information about Motor Insurance, please refer to the Insurance Info booklet on 'Motor Insurance', available in our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, you may contact our branch office or Customer Service Centre at 03-2170 7300 during the operating hours from 8.30am to 5.00pm (Monday – Friday) or call our Toll-Free number at 1-800-889-933.

This brochure is not a contract of insurance. For full details on the Policy terms and conditions, please refer to the actual insurance Policy. In the event of any differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

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