



PRODUCT FACT SHEET

LADIES SPECIAL Insurance Policy

This product is offered to all new and existing FEMALE only customers with offering of attractive and competitive coverages.

Motor Insurance is a compulsory class of insurance for all vehicles licensed to be used on public roads, as per the Road Transport Act 1987.

CLASSIFICATION OF MOTOR INSURANCE

Private Car – Individual Use

TYPE OF COVERS

1) Comprehensive

The policy will indemnify you if your vehicle is damaged or lost in the following circumstances:

- by accidental collision or overturning
- by collision or overturning caused by mechanical breakdown or consequent upon wear and tear
- by impact damage caused by falling objects provided no convulsion of nature is involved.
- by fire explosion or lightning
- by burglary, housebreaking or theft
- by malicious act
- when in transit (including its loading and unloading) by:
 - i) road, rail inland waterway
 - ii) direct sea route across the straits between the island of Penang and the mainland

This policy also provides 24 hours roadside assistance or unlimited car towing to the nearest authorised workshop for repair up to RM300 per incident via PIB Motor Assist Mobile Apps.

In addition, the policy will also cover the third party liability.

The common extra benefits available under comprehensive cover (subject to additional premium) are:

- Windscreen Cover
- Inclusion of Special Perils
- Strike Riot and Civil Commotion (SRCC)
- Legal Liability of Passenger (LLP)

Ladies Special policy also extends to cover the following add-ons with no additional premium:

- All Drivers extension for vehicles up to 15 years old
- Waiver of betterment for vehicles up to 10 years old.

PRODUCT DISCLOSURE SHEET

Read this [Product Disclosure Sheet](#) before you decide to take out this insurance. Be sure to also read the general terms and condition.