




More Protection, More Savings.

Drive with confidence when you have extra financial protection for your car as we are offering up to 25%* discount on your basic motor insurance premium when you include the following add-on covers. Hurry up, promotion is valid till 23 February 2022.




Windscreen

Cover the costs of repairing damages to your windscreen and windows.



Special Perils

Protect against the risks of floods, landslides, typhoons and more.



Betterment Buy Back

Waiver for cost to replace new original parts.

How Does it Work

- Up to 10% discount, based on sum insured of the following products:
 - MY Car Insurance
 - MY Smart Car Insurance
 - Private Car Insurance
- Additional 5% discount on basic motor insurance premium for each add-on cover selected.

| Scenario 1 | Discount % |
|----------------------|------------|
| Sum Insured: RM45K | 5% |
| Add-On Covers | |
| ✓ Special Perils | 5% |
| ✓ Windscreen | 5% |
| Total Savings | 15% |

| Scenario 2 | Discount % |
|----------------------|------------|
| Sum Insured: RM90K | 10% |
| Add-On Covers | |
| ✓ Special Perils | 5% |
| ✓ Windscreen | 5% |
| Total Savings | 20% |

| Scenario 3 | Discount % |
|-----------------------|------------|
| Sum Insured: RM112K | 10% |
| Add-On Covers | |
| ✓ Special Perils | 5% |
| ✓ Windscreen | 5% |
| ✓ Betterment Buy Back | 5% |
| Total Savings | 25% |



For more information, please speak to your Chubb agent.

Alternatively, you may also visit www.chubb.com/my-savemore.

*Terms & conditions apply.

The Motor Insurance products are underwritten by Chubb Insurance Malaysia Berhad, Registration Number 197001000564 (9827-A) licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. Please refer to the respective policy wordings for the full details of benefits, terms and exclusions that are applicable. The information provided herein is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy wordings.



More Protection, More Savings - Frequently Asked Questions



1. When is the campaign period?

The campaign period is from 26 January 2022 until 23 February 2022 (both dates are inclusive) (“Campaign Period”).

2. How do I enjoy the discount under this campaign?

You need to insure your vehicle with Chubb Insurance Malaysia Berhad (“Chubb”) under one of the eligible Chubb Motor Insurance products with the certificate of insurance issued within the quotation validity period.

3. Which are the eligible Chubb’s Motor Insurance products under this campaign?

| Product Name | Type(s) of Cover |
|------------------------|---|
| MY Car Insurance | Comprehensive |
| Private Car Insurance | Comprehensive and Third Party, Fire & Theft |
| MY Smart Car Insurance | Comprehensive |

4. What are the discount levels applicable for each eligible Chubb Motor Insurance product?

| Product Name | Sum Insured Band | Discount % |
|------------------------|------------------|------------|
| MY Car Insurance | <=25k | 0% |
| Private Car Insurance | > 25k - 50k | 5% |
| MY Smart Car Insurance | >50k - 100k | 10% |
| | >100k | 10% |

Additional 5% discount on basic motor insurance premium for each add-on cover selected: (Applicable for comprehensive cover only)

| Add-On Cover | Discount % |
|---------------------|------------|
| Windscreen | 5 |
| Special Perils | 5 |
| Betterment Buy Back | 5 |

Examples:

| Scenario 1 | Discount % | Scenario 2 | Discount % | Scenario 3 | Discount % |
|----------------------|------------|----------------------|------------|-----------------------|------------|
| Sum Insured: RM45K | 5% | Sum Insured: RM90K | 10% | Sum Insured: RM112K | 10% |
| Add-On Covers | | Add-On Covers | | Add-On Covers | |
| ✓ Special Perils | 5% | ✓ Special Perils | 5% | ✓ Special Perils | 5% |
| ✓ Windscreen | 5% | ✓ Windscreen | 5% | ✓ Windscreen | 5% |
| Total Savings | 15% | Total Savings | 20% | ✓ Betterment Buy Back | 5% |
| | | | | Total Savings | 25% |

Note: The discount under this campaign is on top of your No Claim Discount (NCD), if any.

5. Can I enjoy the same discount on renewal of my motor insurance policy next year?

No. The discount under this campaign is one-off and is only applicable for renewal during the Campaign Period or quotation validity period, whichever later. Subsequent renewal premium will be based on the standard premium level without the discount available under this campaign. As such, your subsequent renewal premium may be higher than the premium payable under this campaign.

6. My vehicle was previously insured by another insurer, but I am interested to renew my policy with Chubb, am I eligible for this campaign?

Yes. You are entitled to the discount under this campaign as long as the certificate of insurance is issued within quotation validity period.

7. Is Commercial Vehicle or Motorcycle policy eligible for this campaign?

No.

8. Can I enjoy the discount under this campaign if my motor insurance policy is not due for renewal?

You can renew your motor insurance up to 60 days before your motor insurance policy expires. You are entitled to the discount under this campaign as long as the certificate of insurance is issued within the quotation validity period.

9. Can I enjoy the discount under this campaign if my policy is classified as “referred risk”?

Yes, you are entitled to the discount under this campaign as long as your policy has been assessed and approved as per Chubb underwriting rules and the certificate of insurance is issued within the quotation validity period.

10. I have received my quotation from Chubb’s intermediary on during the Campaign Period. However, the certificate of insurance can only be issued after the Campaign Period. Can I enjoy the discount under this campaign?

Yes, you will enjoy the discount as long as the certificate of insurance is issued within the quotation validity period.

11. Are there any terms and conditions applicable for purchase of eligible Chubb Motor Insurance products?

The purchase of any eligible Chubb Motor Insurance product is subject to existing Chubb underwriting guidelines and terms & conditions.

12. How is my motor insurance premium determined?

Effective 1 July 2017, the tariff rates for comprehensive and third party fire & theft coverage are liberalised. Besides the value of your vehicle and its engine cubic capacity, Chubb considers additional factors such as your age, marital status, gender, claim records, occupation, type of usage and etc. when determining your motor insurance premium.