



PRODUCT DISCLOSURE SHEET

Date:

MOTOR INSURANCE - SMART PRO EV

Dear Customer, This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance – Smart Pro EV. Other customers have read this PDS and found it helpful; **you should read it too.**

1. What is Smart Pro EV ?

Smart Pro EV is an insurance policy against liabilities to other parties for injury or death and/or damage to your vehicle as a result of a motor accident, depending on the type of cover you selected. Coverage also includes Key Replacement, Vehicle Break-in, Flood Relief Allowance, Theft & Total Loss Allowance, Daily Cash Allowance, Waiver of Mandatory Excess for Unnamed Driver, Legal Liability of Passenger, Home Wall Charger for Electric Vehicle, Portable Charging Cable, Personal Liability due to the use of electric vehicle home wall charger and Personal Accident.

2. Know Your Coverage

As an illustration, for a premium of **RM2,691.08** annually, you will receive the following coverage

Comprehensive Cover Sum Insured	RM50,000
No Claim Discount (NCD) Entitlement	0%
Additional Coverage (This is purchased with an additional premium)	<ul style="list-style-type: none">• Riot Strike & Civil Commotion• Passenger liability cover• Damage arising from flood and landslide• Cash compensation if your vehicle is declared total loss or damage due to flood• Transportation Fare• Vehicle Break-in• Key Replacement• Car Loan Support• Tires and Rims Repair/Replacement• Daily Cash Allowance• Waiver of Betterment• Total Car Body Paint• Windscreen coverage with Sum Insured RM 1,500• Special Perils (Additional 0.3% to the basic premium)

Your policy covers:

- accidental or fire damage to your vehicle or theft of your vehicle. This also covers your liability towards third party with regards to third party property damage and bodily injury due to motor accident.
- loss of your car key;
- loss of your personal valuables due to vehicle break-in;
- flood allowance and theft and/or total loss allowance
- allowance whilst your vehicle is in the approved repairers for repair
- waiver of mandatory excess for unnamed driver;
- negligence of your passenger that caused the accident to happen;
- loss of home wall charger for electric vehicles and loss of portable charging cable;
- your personal liability due to the use of home wall charger;
- personal accident – death and permanent disablement resulting from an injury sustained to you, your authorised driver or passengers in your car, while entering, travelling in, driving or alighting from the car, including medical expenses sustained due to injuries arising solely from direct use of designated public EV charging station.

Your motor policy excludes:

- Your own death or bodily injury due to a motor accident under the Motor Tariff cover. However, this will be covered under the Personal Accident bundled cover;
- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide;
- Damage to tyres unless other parts of the vehicle is damaged at the same time;
- Loss, damage or liability arising from being used for hire or reward including e-hailing purposes; and
- Loss, damage or liability arising from use for racing purposes.

Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions under this policy.



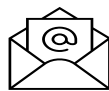
If you have any questions or require assistance on your motor insurance policy, you can:



Call us at
1800 88 8811 or
603 2118 0188



Visit us at
www.aig.my



Email us at
AIGMYCare@aig.com



Scan the QR
code above

3. Know Your Obligations

The total premium that you have to pay varies depending on risk factors such as your age, gender, your vehicle age, make and model, cubic capacity, sum insured, location of your vehicle mostly used, your no-claim-discount (NCD) entitlement, claims experience and any other factors that may be applicable at the time of cover issuance.

For illustration purposes, assuming the insured is a male, aged 30, purchasing this motor insurance policy for a BYD Dolphin (year make 2022) with sum insured of RM50,000 with 0% NCD, the premium payable for Smart Pro EV is as follows:

Base premium	RM2,127.49
(-) 0% NCD entitlement	RM0.00
(+) Additional coverage <ul style="list-style-type: none"> Windscreen (Sum Insured RM 1,500) Inclusion of Special Perils 	RM355.00 <ul style="list-style-type: none"> RM225.00 RM130.00
(+) 8% Service tax	RM198.60
(+) Stamp duty	RM10.00
(+) Commission / (-) Rebate for direct channel	RM248.25
Total premium	RM2,442.84

4. IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance cover annually. It is advisable that the period of insurance tallies with the period of the road tax.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim. Betterment charges (if you are involved in an accident and the damaged parts of your vehicle are replaced with new parts) will apply for vehicles aged 5 years and above, unless otherwise covered. You are advised to review your optional coverages for betterment waiver.
D	In the event of an accident, you should notify us the soonest possible. You may do so by <ol style="list-style-type: none"> submitting an online notification via our website. - https://clientportal.merimen.com/public/client/clp/clpdashboard?ins_code=MY_AIG calling AIG Customer Service sending your vehicle to a panel workshop. The panel workshop will then notify AIG to initiate the claim process.
E	Choice of repairers available: https://www.aig.my/home/claims/personal-claims/car-claims/repair-workshop-locator

5. Can I cancel my policy?

Yes. You may cancel your policy at any time by giving written notice to us and if applicable, to return the Certificate of Insurance issued to us. Upon cancellation, you are entitled to a partial refund of the premium, provided that we have not paid a claim against your policy. A minimum premium of RM50 will be retained and the balance calculated on short-period rates or pro-rate, depending on whether yours is a first year or a renewal policy with us.

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

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit www.pidm.gov.my)

The information provided in this disclosure sheet is reviewed and updated as at 11/12/2025.