



Motor Insurance/ Premier Drivesafe PA Insurance

TO OUR VALUED CUSTOMERS

TIGER SHOJI SDN BHD

MOTOR INSURANCE

TIGER SHOJI SDN BHD is the panel of **TOKIO MARINE** insurance (Malaysia) Berhad.

“MOTOR INSURANCE” are available at our company.

Comprehensive Cover and Additional Cover provide you with peace of mind.

Comprehensive Cover



1. BODILY INJURY



2. PROPERTY INJURY



3. OWN DAMAGE

I. Private Car Policy & Premium (Passengers Car for 5 persons)

I Comprehensive Cover

Type of Cover	Coverage	Insured Amount	Excess	Premium
Third Party a) Bodily Injury (Compulsory) b) Property Damage	Your legal liability for death or bodily injury and property damage to third party due to taking possession, using or under control of your vehicle.	a) Unlimited b) RM 3 Million (*1)	a) & b) NIL	NCD % (*2) RM
Own Damage	Accidental damage to or loss of your vehicle due to collision, overturning, fire, lightning, theft, etc. Exclude damage to your vehicle as a result of perils ^③ & ^④ mentioned below.	Model: Cubic Capacity: cc Value of Car: RM (A)	NIL or RM 400 see compulsory Excess 2(f)mentioned below	

II Additional Cover

Type of Cover	Coverage	Insured Amount	Excess	Premium
① Liability to Passengers	Your legal liability to your passengers due to taking possession, using or under control of your vehicle	Bodily Injury : Unlimited	NIL	RM
② Liability of Passengers to Third Party	Legal liability of passengers to third party	Bodily Injury : Unlimited Property : RM 3 Million	NIL	RM 7.50
③ Flood, Windstorm, Typhoon, Hurricane, Volcanic Eruption, Earthquake, Landslide, or Subsidence	Damage to your vehicle due to the left-mentioned perils	The same amount as car value [mentioned above(A)]	NIL	(0.5% of (A)) RM
④ S.R.C.C.	Damage to your vehicle due to Strike, Riot and Civil Commotion	The same amount as (A)	NIL	(0.3% of (A)) RM
⑤ Breakage of Glass in Windscreen or Windows	Accidental breakage of glass in the windscreen or in the windows and vehicle accessories such as radio, air-conditioner, etc. Those coverage shall be deemed to be insured separately and not to affect NCD. We recommend them to high NCD holders.	RM (Value of Windscreen & Windows)	NIL	RM (15% of the left mentioned value)
⑥ Vehicle Accessories		RM (Value of Accessories)	NIL	RM (15% of the left mentioned value)
⑦ Waiver of Compulsory Excess for unnamed driver -All Drivers-	In case the Insured take up this clause Compulsory Excess amounting RM 400 is NOT applied even though unnamed driver* drives and has an accident. *Except for 1) Driver under 20 years old and 2) Provisional or Learner Driving license holder		NIL	<Individual> RM 15.00 <Commercial> RM 50.00
Sub-total RM				
RM x SST 6% = RM				
STAMP DUTY RM 10.00				
Grand Total RM				

(*1): Limits of liability for Third Party Property Damage can increase up to RM20 million.

(*2): NCD(No Claim Discount) is applicable to Comprehensive Cover Part only. You are entitled to a NCD on renewal of your policy according to 0%-25%-30%-38 1/3%-45%-55%. However, NCD will be 0% once you make a claim to the insurance company under Comprehensive Cover.

(*3): Neither Personal Accident Benefits to Unnamed Passenger nor Loss of Rugs Coats or Luggage can be provided under motor policies any more as of Jan. 1, 1996. We prepare those same coverage as before under separate policies. Please contact us if you need them.

II. PREMIER DRIVESAFE PA INSURANCE

1. Reasons for recommending Premier Drivesafe PA Insurance

Personal Accident Insurance for Passengers can be covered under the motor insurance in Japan. However, in Malaysia, due to changes in the Motor Insurance Tariff regulations, the Personal Accident benefit can no longer be insured under motor insurance with effect from 1st January 1996. Therefore, it is recommended that Premier Drivesafe PA insurance is taken up especially for those vehicles, which are used to ferry your important guests or clients.

2. The Cover

The insurance provides four types of coverage to give you a peace of mind in the event of a motor vehicle accident :-

a) Section I – Death / Permanent Disablement

This benefit refers to :-

Description	Explanatory Notes
1. Insured Person	Refers to Person driving the vehicle or riding as passengers or mounting into or dismounting from the insured vehicles
2. Death / Permanent Disablement	Resulting solely and directly from an accident caused by violent, external and visible means

b) Section II – Medical Reimbursement Expenses

This benefit refers to :-

Description	Explanatory Notes
1. Medical Expenses	Actual expenses such as treatment, hospital charges and nurses fees incurred for treating injury suffers from the date of accident
2. Medical Treatment	Refers to treatment sought from a registered practitioner, physician or surgeon or confinement in a hospital or the employment of licensed or graduate nurse

c) **Section III – Car Rental**

This benefit refers to :-

Description	Explanatory Notes
1. Rental Cover	There are three types of plan available for this car rental benefits as follows :- a) RM150 per day (1300c to 1500cc) b) RM200 per day (1600cc to 1800cc) c) RM400 per day (2000cc)
2. Commencement Date	Rental cover will be calculated from the day Insured rents a car after sending the damaged vehicle to the workshop and ends once the damaged vehicle has been repaired or the incurred rental reaches the maximum period of twelve (12) days whichever is lower
3. Excess	One (1) day after vehicle was sent to workshop
4. How To Use This Service	a) Call Auto Partner Service To Arrange Car Rental - Toll Free Line : 1-800-88-1301 - Hotline Number : 03-27168981 - Special rental terms including delivery / repositioning of vehicle charges are granted
	b) Insured Arrange Car Rental - Rental fee is payable up to a maximum limit as chosen by the Insured in the policy - The charges for delivery or repositioning of rental car is not covered

In order to apply this car rental benefits , the following conditions must be fulfilled :-

Description	Conditions
1. When To Apply	Must insure with Tokio Marine Insurans (Malaysia) Berhad (TMIM) under a comprehensive private motor policy
2. Workshop	Vehicle must be sent to TMIM authorized workshop or recognized franchise holders
3. Duration	c) Damaged vehicle must be sent to workshop within seven (7) days from date of accident
4. Limitation	Limited to one (1) accident claim only. Additional Premium is required to reinstate this benefits
5. Damaged due to Special Perils (i.e. Flood, etc.)	If existing motor insurance has Special Perils cover with TMIM, then we cover Car Rental
6. Theft Loss	Rental is not payable if vehicle is stolen

d) **Section IV – Hotel Accommodations and/or Taxi Fare**

This benefit refers to :-

Description	Explanatory Notes
1. Hotel Accommodation and/or Taxi Fare	Refers to accommodation allowance and/or taxi fare incurred as a result of the immobilisation of the insured vehicle due to accident
2. Accommodation Allowance / Taxi Fare	Limited to RM200.00 or one (1) day hotel room charge and/or taxi fare whichever is lower

In order for this Hotel Accommodation and/or Taxi fare benefit to apply, the following conditions must be fulfilled :-

Description	Conditions
1. When To Apply	a) Insured Vehicle is immobilised due to accident occurring more than 50km from the Insured's address as stated in the policy schedule b) During such event, the Insured must be the :- <ul style="list-style-type: none">- person driving the vehicle or riding as passengers or mounting into or dismounting from the insured vehicles if Insured is individual.- where Insured is a corporate entity, the term "Insured" refers to the authorised users
2. Lodging	Insured must check in at the nearest town to the site of the accident for the night
3. Limitation	Limited to one (1) accident claim only. Additional Premium is required to reinstate this benefits
4. Damaged due to Special Perils (i.e. Flood, etc.)	If existing motor insurance has Special Perils cover with TMIM, then we cover Hotel Accommodation / Taxi Fare
5. Theft Loss	Hotel Accommodation / Taxi Fare is not payable if vehicle is stolen

3. Major Exclusions

- (1) losses occasioned by war, riot & civil commotion and the like,
- (2) losses incurred while the vehicle is used for hire, racing, reliability trial and the like,
- (3) losses incurred while the driver is under the influence of alcohol or narcotics,
- (4) losses incurred while the vehicle is used for illegal or unlawful acts, suicide, mental unsoundness.

4. Territorial limit

Malaysia & Singapore

5. Rating / Premium Computation (Example)

Description	Option 1	Option 2	Option 3
	Amount Insured		
1. No. of passengers including driver	5	5	5
2. Death/Permanent Disablement	RM100,000	RM200,000	RM300,000
3. Medical Expenses Due To Accident	RM10,000	RM20,000	RM30,000
4. Car Rental	RM150 (300cc to 1500cc)	RM200(1600cc to 1800cc)	RM400 (2000cc)
5. Hotel Accommodation and/or Taxi Fare	RM200	RM200	RM200

Description	Annual Premium (RM)		
Death/Permanent Disablement	133.00	264.00	399.00
Medical Expenses Due To Accident	205.00	376.00	502.00
Car Rental	81.00	116.00	215.00
Hotel Accommodation and/or Taxi Fare	9.50	9.50	9.50
	428.50	765.50	1,125.50
SST 6%	25.71	45.93	67.53
Stamp Duty	10.00	10.00	10.00
Total Premium Payable	464.21	821.43	1,203.03

* SALES & SERVICES TAX 6% is charged on premiums effective on 1st September 2018

For insurance coverage please return the following documents to us:

1. Duly completed and signed Proposal Form(enclosed)
2. Duly completed and signed Letter of Undertaking(enclosed)
3. Previous insurer's Renewal Notice or Policy Schedule or Endorsement.
4. Photocopy of Insured's Drivers License, Identity Card or / Passport.
5. Photocopy (both sides) of Vehicle Registration Card.

We will send you our Premium Advice, and after the payment, we will send the Motor Insurance Cover Note to you.

Please don't hesitate to contact us if you have any question.

TIGER SHOJI SDN BHD

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Operation Hour 9:00-18:00
(Monday-Saturday)

**Tiger Shoji is the first Japanese premium car service centre in Malaysia,
established by Matsushima Holdings which has been operating
as authorized car dealers in Kyoto, Japan since 1955.**

Our professional team offers you ONE STOP SOLUTION for your car needs!