

## PRODUCT DISCLOSURE SHEET

**Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on Commercial Vehicle Third Party Motor Insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Commercial Vehicle Third Party Motor Insurance?

Commercial Vehicle Third Party Motor Insurance provides coverage for liabilities to other parties for bodily injury or death or and/or damage to other parties' property.

### 2 Know Your Coverage

As an illustration, for RM148.80 annually, you will receive the following coverage:

Sum Insured / Sum Covered for Own Vehicle Damage	RM0
No Claim Discount (NCD) Entitlement	0%
*Additional Coverage (This is purchased with an additional premium)	<ul style="list-style-type: none"> <li>• Passenger risk</li> </ul>

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>• Liabilities to third party for injury, death and property loss or damage.</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental, fire damage or theft of your vehicle;</li> <li>• Your own death or bodily injury due to a motor accident;</li> <li>• Your liability against claims from passengers in your vehicle; and</li> <li>• Loss, damage or liability arising from an act of nature e.g., flood, storm or landslide.</li> </ul>

Note: This is not a complete list. You should refer to the policy contract for the full details on what is covered and what is not.

**If you have any questions or require assistance on our motor insurance, you can:**



Call us at  
1300 22 5542



Visit us at  
[www.allianz.com.my/motorcycle-car-insurance](http://www.allianz.com.my/motorcycle-car-insurance)



Email us at  
[customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)



Scan the QR code above

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**Know Your Obligations**

The total premium that you have to pay may vary depending on rating factors such as cubic capacity of the vehicle, sum insured, no-claim-discount (NCD) entitlement, optional benefits required and Allianz's underwriting requirements.

For illustration purposes, assuming the insured is a body corporate, purchasing this Commercial Vehicle motor insurance for a C Permit, 2 tons, vehicle age 15 and 0% NCD, the premium payable is as follows:

Basic Premium	RM	148.80
(+) Loading (150%)	RM	223.20
(-) No Claim Discount – 0%	RM	0.00
(+) Additional Coverage		
Passenger Risk	RM	20.00
Gross Premium	RM	392.00
(+) 8% Service Tax *	RM	31.36
(+) Stamp Duty	RM	10.00
<b>Total Amount Payable</b>	<b>RM</b>	<b>433.36</b>
Commission paid to the insurance intermediary (included in Gross Premium) – 10% of Gross Premium (if any)	RM	39.20

\* The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.



**IMPORTANT INFORMATION YOU SHOULD KNOW**

<b>A</b>	The duration of cover is for 1 year and you need to renew your insurance cover annually.
<b>B</b>	For special types of vehicles (e.g. mobile cranes, mobile plants), please consult our authorised intermediaries regarding the necessary coverage, e.g. inclusion of third party risks while in use as a tool of trade, inclusion of damage by overturning.
<b>C</b>	Excess – Compulsory Excess and other Excess is the amount to be borne by you in the event of a claim.
<b>D</b>	Cash-Before-Cover – The premium due must be paid and received by Allianz before cover commences. This insurance is automatically null and void if this condition is not complied with.
<b>E</b>	In the event of an accident, you should notify us as soon as possible. You may notify Allianz by submitting claim via MyAllianz App or visit <a href="#">MyAllianz Portal</a> .



**Can I cancel my policy?**

Yes. You may cancel your policy at any time by giving written notice to Allianz. Upon cancellation, you are entitled to a refund of the premium on a pro-rata basis (if your vehicle has been insured continuously for more than 12 months with Allianz) or based on our customary short period rates (if your vehicle has not been continuously insured for more than 12 months with Allianz). Any minimum premium paid under the policy is not refundable. Refund of premium is allowed provided no claim has arisen during the current period of insurance.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 01/01/2026.