

## PRODUCT DISCLOSURE SHEET

**Dear Customer,**

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

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

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### What is Commercial Vehicle Third Party, Fire and Theft Motor Insurance?

Commercial Vehicle Third Party, Fire and Theft Motor Insurance provides coverage for loss or damage to your vehicle due to accidental fire or theft, liabilities to other parties for bodily injury or death and/or damage to other parties' property.

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### Know Your Coverage

As an illustration, for RM1,453.43 annually, you will receive the following coverage:

Sum Insured / Sum Covered	RM50,000
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; and</li> <li>Loss or damage to your own vehicle due to accidental fire or theft.</li> </ul>	<ul style="list-style-type: none"> <li>Accidental damage to 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 with sum insured of RM50,000, vehicle age 15 and 0% NCD, the premium payable is as follows:

Basic Premium	RM	1,453.43
(-) No Claim Discount – 0%	RM	0.00
(+) Additional Coverage		
Passenger Risk	RM	20.00
Gross Premium	RM	1,473.43
(+) 8% Service Tax *	RM	117.87
(+) Stamp Duty	RM	10.00
<b>Total Amount Payable</b>	<b>RM</b>	<b>1,601.30</b>
Commission paid to the insurance intermediary (included in Gross Premium) – 10% of Gross Premium (if any)	RM	147.34

\* 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>	Sum insured – You must ensure that your vehicle is insured at the appropriate amount.
<b>D</b>	Excess – Compulsory Excess and other Excess is the amount to be borne by you in the event of a claim.
<b>E</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>F</b>	<p>Claims – If your vehicle is involved in any incident that could lead to a claim under this policy, you must send your vehicle to any Allianz panel of approved workshops or any other repairer that we have given you special permission to use. Failure to do so would constitute a breach of your policy with Allianz and Allianz can decline your claim. Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either:</p> <p>a) assist you to access the nearest workshop on our panel and arrange for towing services to such workshop at no cost to you; or</p> <p>b) allow your damaged vehicle to be repaired at a nearby motor repair workshop that is registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by Allianz.</p> <p>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>.</p>



**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.