

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on Motor Truck Warrior.

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

1 What is Motor Truck Warrior?

This add-on is available exclusively for the Commercial Vehicle Comprehensive cover. This add-on provides you with 24-hour Vehicle Assistance Program that comprises towing and minor roadside repair. Motor Truck Warrior also has an additional compassionate flood cover benefit.

2 Know Your Coverage

As an illustration, for RM120 annually, you will receive the following coverage:

This policy covers:	This policy excludes:
Vehicle Assistance Program <ul style="list-style-type: none"> 24-Hour Emergency Towing Minor Roadside Repair Additional Benefit <ul style="list-style-type: none"> Compassionate Flood Cover 	<ul style="list-style-type: none"> Where the vehicle is used for hire, racing, road rally, pacemaking, speed-testing or for any purpose in connection with motor trade; Damage to all body parts of your vehicle including wear and tear damage

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 1 300 22 5542



Email us at
customer.service@allianz.com.my

3 Know Your Obligations

The premium payable for Truck Warrior add-on is as follows:		
Basic Premium	RM	120.00
Gross Premium	RM	120.00
(+) 8% Service Tax *	RM	9.60
Total Amount Payable	RM	129.60
Commission paid to the insurance intermediary (included in Gross Premium) – 10% of Gross Premium (if any)	RM	12.00
* 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

A	Cash-Before-Cover – The premium due must be paid and received by Us before cover commences. This insurance is automatically null and void if this condition is not complied with.
B	Eligibility – This add-on is exclusively for the Commercial Vehicle Comprehensive Policy where the vehicle age is 20 and below and weight with load (“ <i>berat dengan muatan</i> ” or BDM) of 7,500 kg and below only.
C	The duration of cover shall follow the duration of your Commercial Vehicle Comprehensive policy.
D	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 MyAllianz Portal .



Can I cancel this add-on?

Yes. You may cancel this add-on as part of your cancellation of your overall Commercial Vehicle policy which you can do 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. Alternatively, you may also cancel this add-on only without cancelling your Commercial Vehicle policy. However, if you cancel only the add-on, you will not be eligible for a refund upon such cancellation.

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).

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