

PRODUCT DISCLOSURE SHEET (PDS) (Read this Product Disclosure Sheet before you decide to take out this Product. Be sure to also read the general terms and conditions of this Policy)	RHB Insurance Berhad														
	TC GAP Protector														
	Date:														
1. What is this product?															
TC GAP Protector is a car protection plan that provides coverage in the event of an incident which results in your vehicle being declared as a Total Loss, exclusively for Nissan vehicle owners. Total Loss means motor vehicle theft, beyond economic repair (BER) or actual total loss (ATL) claim under the comprehensive motor insurance policy.															
2. What are the covers/benefits provided?															
Return-to-Invoice (RTI) We will pay you the difference between your motor insurer's settlement and the Purchase Price of your vehicle if it is being declared as a Total Loss by your comprehensive motor insurer. The maximum claims payout is up to RM140,000.															
3. How much premium do I have to pay?															
<table border="1"> <thead> <tr> <th>Plan</th> <th>2 years</th> <th>3 years</th> <th>4 years</th> <th>5 years</th> </tr> </thead> <tbody> <tr> <td>Single Premium Rate</td> <td>0.1414%</td> <td>0.3297%</td> <td>0.5460%</td> <td>0.7829%</td> </tr> </tbody> </table> <p>Single Premium Rates shown are subject to applicable service tax as imposed by the relevant authorities. No stamp duty charged.</p> <p>Premium (RM) = Sum Insured × Single Premium Rate</p> <p>Important Note: TC GAP Protector coverage for plan 2, 3, 4, and 5 years is based on the date of purchase of the vehicle.</p>						Plan	2 years	3 years	4 years	5 years	Single Premium Rate	0.1414%	0.3297%	0.5460%	0.7829%
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4. What are the fees and charges that I have to pay?															
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5. What are some of the key terms and conditions that I should be aware of?															
<p>a) Importance of Disclosure (Statement Pursuant to Schedule 9 of the Financial Services Act 2013) Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.</p> <p>b) Cash Before Cover (CBC) It is hereby declared and agreed that it is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences.</p> <p>c) Eligibility</p> <ul style="list-style-type: none"> Nissan private motor vehicle owner. Brand new vehicle and existing registered vehicle aged less than or equal to 1 year. Insured under a comprehensive motor insurance policy. <p>d) Geographical Area Malaysia, the Republic of Singapore and Negara Brunei Darussalam</p> <p>e) Importance of Keeping the Official Receipt After the premium has been paid, please make sure you have been given an Official Receipt as a proof of payment. You are strongly advised to keep the Official Receipt for any future references.</p> <p>Note: This is non-exhaustive. Please refer to policy documents for full details.</p>															
6. What are the major exclusions under this policy?															
<p>We will not pay for any liability under the following circumstances:</p> <ol style="list-style-type: none"> Any excess deducted under the Motor Insurance Policy. Your motor claim is declined or approved on ex-gratia basis. In the event your vehicle is stolen and recovered prior to the motor claim settlement except that in the event that damages to the vehicle leads to a Total Loss under the comprehensive motor insurance policy. Loss, damage or liability caused, sustained or incurred whilst your vehicle, in respect of which indemnity is provided by this Policy, is being driven by any person other than an authorized driver or a person driving on your order or with your permission. Engaging in a criminal act. 															

6. Loss or damage caused by or attributed to the act of Cheating or Criminal Breach of Trust by any person.
7. Any Total Loss where the Total Loss occurred before the inception of this insurance policy.
8. If your vehicle has been modified in any way from the manufacturer's specification.
9. For any accident loss or damage caused, sustained or incurred outside Malaysia with exception to the Republic of Singapore and Negara Brunei Darussalam. For any accident, loss or damage caused, sustained or incurred, the applicable laws, enactments or regulations relevant to the limitation of liability period shall be applicable.
10. Incidence of malicious damage or theft, which is not accompanied by a valid police report made at the respective country.
11. Total Loss where the repair, replacement, loss, damage or liability is claimable on a more specific warranty or guarantee.
12. Due to any misuse, act or omission which is willful, unlawful, or reckless on your part.

Note: This is non-exhaustive. Please refer to policy documents for full details.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium provided that you have not made a claim on the policy.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about TC GAP Protector Insurance, please refer to our authorised intermediaries, RHB Insurance and Bank Branches, Customer Relationship Centre or visit our website at insurance.rhbgroup.com.

If you have any enquiries, please do not hesitate to contact us at:

RHB INSURANCE CUSTOMER RELATIONSHIP CENTRE

Level 1, Tower Three, RHB Centre,
Jalan Tun Razak,
50400 Kuala Lumpur.
Tel: 1300 220 007; Fax: 03-2163 7277
Email: rhi.general@rhbgroup.com
WhatsApp: 012-603 1978

10. Other types of insurance cover available

Please ask your insurer / intermediary for other types of plans offered by the insurer.

IMPORTANT NOTICE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2024