



TC GAP PROTECTOR

TOTAL NEW FOR TOTAL LOSS.

Your ultimate car replacement protection plan

Close the gap to make it whole! This program provides coverage for the financial gap between the amount received from your Comprehensive Motor Insurance Policy and the Vehicle Purchase Price in the event of a total loss of vehicle from accidental damage, fire, or theft. Exclusively for Nissan vehicle owners only.

Insurance Payout

TC Gap Pays



One-time premium for protection up to 5 years.



Affordable premium from as low as RM0.35 a day.



Full indemnity up to Original Vehicle Purchase Price.



Hassle-free claim process and settlement.



Maximum claims payout up to RM140,000



ELIGIBILITY

1. Nissan cars registered for private use only.
 2. Must be insured with a Comprehensive Motor Insurance Policy issued by any insurers in Malaysia.
 3. Brand new and existing registered vehicles aged less than or equal to 1 year from the first date of registration.
- * Applicable for selected Nissan models: Almera, Serena, X-Trail and Navara.

HOW TC GAP WORKS



TERMS AND CONDITIONS

1. The vehicle must be insured with a comprehensive motor insurance policy for Recommended Sum Insured based on the evaluation figures provided by Red Book Automotive Data Services (M) Sdn Bhd and ISM Insurance Services Malaysia Berhad.
2. The period of coverage will be effective from the policy inception date until expiry date as stated in the schedule or upon payment of a valid claim.
3. This policy shall prevail throughout the territory of Malaysia, Singapore and Brunei.
4. In the event of a Total Loss, and subject to the conditions and exclusions set out in this policy, the claims will be paid up to maximum amount of RM 140,000.
5. This policy exclude Total Loss of any nature arising directly or indirectly, in which or in part, due to any misuse, act or omission which is wilful or unlawful, or reckless on the insured part.
6. You may cancel this policy by giving a written notice within fifteen (15) days of free-look period from the date of this policy issued and shall be entitled to a refund of full premium paid. If notice of termination being served after the free-look period, the premium will be refunded based on a pro-rata basis by reference to the period the cover is provided, subject to a 25% minimum retention amount. No refund of premium shall be due on cancellation if a claim has been made under this policy.
7. You are deemed to have read and understand the contents of this policy which are detailed in www.tanchonginsure.com

To purchase and further details, visit any of our ETCM Branches, Customer Service Centre and TCEAS Service Centres, or call 1800 88 8185.

PREMIUM TABLE

Peninsular Malaysia

Model	Sum Insured (Recommended)	PREMIUM (RM)		
		Plan A	Plan B	Plan C
ALMERA 1.0T VL	RM 84,000	299.10	495.33	710.25
ALMERA 1.0T VLP	RM 90,000	320.47	530.71	760.98
ALMERA 1.0T VLT	RM 96,000	341.83	566.09	811.71
NEW SERENA 2.0L HIGHWAY STAR	RM 150,000	534.11	884.52	1268.30
NEW SERENA 2.0L HIGHWAY STAR (2 TONE)	RM 152,000	541.24	896.31	1285.21
NAVARA SINGLE CAB 2.5L(MT)	RM 99,000	352.52	583.78	837.08
NAVARA 2.5L SE(AT)	RM 124,000	441.53	731.20	1048.46
NAVARA 2.5L V(AT)	RM 135,000	480.70	796.07	1141.47
NAVARA 2.5L VL(AT)	RM 147,000	523.43	866.83	1242.93
NAVARA 2.5L PRO-4X(AT)	RM 155,000	551.92	914.00	1310.57
X-TRAIL 2.0L 2WD	RM 139,000	494.95	819.66	1175.29
X-TRAIL 2.0L 2WD MID	RM 152,000	541.24	896.31	1285.21
X-TRAIL 2.0L 2WD HYBRID	RM 162,000	576.84	955.28	1369.76
X-TRAIL 2.5L 4WD	RM 164,000	583.96	967.08	1386.67

East Malaysia

Model	Sum Insured (Recommended)	PREMIUM (RM)		
		Plan A	Plan B	Plan C
ALMERA 1.0T VL	RM 87,000	309.79	513.02	735.61
ALMERA 1.0T VLP	RM 93,000	331.15	548.40	786.34
ALMERA 1.0T VLT	RM 99,000	352.52	583.78	837.08
NEW SERENA 2.0L HIGHWAY STAR	RM 153,000	544.80	902.21	1,293.66
NEW SERENA 2.0L HIGHWAY STAR (2 TONE)	RM 155,000	551.92	914.00	1,310.57
NAVARA SINGLE CAB 2.5L(MT)	RM 101,000	359.64	595.58	853.99
NAVARA 2.5L SE(AT)	RM 126,000	448.66	743.00	1,065.37
NAVARA 2.5L V(AT)	RM 137,000	487.82	807.86	1,158.38
NAVARA 2.5L VL(AT)	RM 149,000	530.55	878.62	1,259.84
NAVARA 2.5L PRO-4X(AT)	RM 157,000	559.04	925.80	1,327.49
X-TRAIL 2.0L 2WD	RM 142,000	505.63	837.35	1,200.66
X-TRAIL 2.0L 2WD MID	RM 155,000	551.92	914.00	1,310.57
X-TRAIL 2.0L 2WD HYBRID	RM 165,000	587.53	972.97	1,395.13
X-TRAIL 2.5L 4WD	RM 167,000	594.65	984.77	1,412.04
X-TRAIL 2.5L 4WD	RM 166,000	580.20	960.80	1,377.60

Labuan

Model	Sum Insured (Recommended)	PREMIUM (RM)		
		Plan A	Plan B	Plan C
ALMERA 1.0T VL	RM 67,000	238.57	395.09	566.51
ALMERA 1.0T VLP	RM 74,000	263.50	436.36	625.69
ALMERA 1.0T VLT	RM 78,000	277.74	459.95	659.51
NEW SERENA 2.0L HIGHWAY STAR	RM 132,000	470.02	778.38	1,116.10
NEW SERENA 2.0L HIGHWAY STAR (2 TONE)	RM 134,000	477.14	790.17	1,133.01
NAVARA SINGLE CAB 2.5L(MT)	RM 101,000	359.64	595.58	853.99
NAVARA 2.5L SE(AT)	RM 126,000	448.66	743.00	1,065.37
NAVARA 2.5L V(AT)	RM 137,000	487.82	807.86	1,158.38
NAVARA 2.5L VL(AT)	RM 149,000	530.55	878.62	1,259.84
NAVARA 2.5L PRO-4X(AT)	RM 157,000	559.04	925.80	1,327.49
X-TRAIL 2.0L 2WD	RM 115,000	409.49	678.13	972.36
X-TRAIL 2.0L 2WD MID	RM 123,000	437.97	725.31	1,040.00
X-TRAIL 2.0L 2WD HYBRID	RM 141,000	502.07	831.45	1,192.20
X-TRAIL 2.5L 4WD	RM 136,000	484.26	801.96	1,149.92
X-TRAIL 2.5L 4WD	RM 166,000	580.20	960.80	1,377.60

NOTES

- The above premium table is **include SST 8%** and for illustration purposes only. For actual premium, please contact your Sales Advisor or please call 1800-88-8185 for enquiry/ assistance.
- The Sum Insured refers to on-the-road Vehicle Purchase Price without Insurance.
- All claims must be made in writing and submitted to RHB Insurance Berhad within thirty (30) days after the settlement of the motor insurance claim.