

## APPENDIX/ADDITIONAL INFORMATION

### 1. List of benefits offered by RHB Insurance.

#### a) Optional benefits that you wish to purchase by paying additional premium:

- Windscreen
- Legal liability to passenger
- Legal liability of passenger for negligent acts
- Strike, riot & civil commotion
- Vehicle accessories (Radio/CD Player)
- Extension of Cover to the Kingdom of Thailand
- Extension of Cover to Kalimantan, Indonesia
- Compensation for Assessed Repair Time (CART)
- Gas Conversion Kit and Tank
- NCD Relief
- Road Rescue Elite (Non-Tariff)
- Unlimited Breakdown Towing (Non-Tariff)
- Full body spray painting (Non-Tariff)
- Motorist personal accident (Private Car) (Non-Tariff)
- Betterment contribution waiver (Applicable to Vehicle Aged Below 13 Years Old) (Non-Tariff)
- Residential Electric Vehicle Charger Protection (Non-Tariff)

#### b) Option for premium discount:

- Voluntary Excess (Non-Tariff)

Voluntary Excess is an optional endorsement to Private Car comprehensive policy, which applies to own damage claims only. The final discount on basic premium after less NCD for each Voluntary Excess is as follows: -

| Voluntary Excess (% Sum Insured) | Discount on Basic Premium after less NCD |
|----------------------------------|--|
| 3%                               | 6%                                       |
| 5%                               | 10%                                      |
| 7%                               | 14%                                      |
| 10%                              | 20%                                      |

- Motor Saver (Non-Tariff)

Motor Saver Endorsement is designed for less frequent travelers and/or those with multiple cars.

You can select a plan based on your expected travelled mileage of your car and enjoy the corresponding premium discount.

| Mileage Plan | Mileage Limit       |
|--------------|---------------------|
| MP 1         | Less than 5,000 KM  |
| MP 2         | Less than 10,000 KM |
| MP 3         | Less than 15,000 KM |
| MP 4         | Less than 20,000 KM |
| MP 5         | No limit            |

For more details regarding motor add-ons, you may refer to the websites (visit [Motor Add-On | RHB Malaysia](#)).

## LAMPIRAN/MAKLUMAT TAMBAHAN

### 1. Senarai manfaat yang ditawarkan oleh RHB Insurance.

#### a) Manfaat pilihan yang ingin anda peroleh dengan membayar premium tambahan:

- Kerosakan cermin kenderaan
- Liabiliti dari segi undang-undang kepada penumpang
- Liabiliti penumpang di sisi undang-undang kerana perbuatan cuai
- Mogok, rusuhan dan kekecohan awam
- Aksesori kenderaan (Radio/Pemain cakera padat)
- Perluasan Perlindungan Ke Negara Thailand
- Perluasan Perlindungan Ke Kalimantan
- Pampasan Untuk Tempoh Pembaikan Yang Dicagarkan (Compensation for Assessed Repair Time (CART))
- Peralatan Penukaran Gas Dan Tangki
- Pampasan NCD
- Road Rescue Elit (Bukan-Tarif)
- Tundaan Kerosakan Tanpa Had (Bukan-Tarif)
- Cat semburan penuh keseluruhan (Bukan-Tarif)
- Kemalangan Diri pemandu Dan Penumpang (Kereta Persendirian ) (Bukan-Tarif)
- Pengecualian sumbangan penambahbaikan (diguna pakai hanya bagi kenderaan di bawah 13 tahun) (Bukan-Tarif)
- Perlindungan Pengecas Kediaman Kenderaan Elektrik (Bukan-Tarif)

#### b) Pilihan untk Diskaun Premium:

- Ekses Sukarela (Bukan-Tarif)

Ekses Sukarela ialah endorsmen pilihan kepada polisi komprehensif kereta persendirian, yang terpakai untuk tuntutan kerosakan sendiri sahaja. Diskaun akhir bagi premium asas selepas ditolak NCD bagi setiap Ekses Sukarela adalah berikut: -

| Ekses Sukarela (% Amaun Diinsuranskan) | Diskaun pada premium asas selepas ditolak NCD |
|--|---|
| 3%                                     | 6%  |
| 5%                                     | 10%   |
| 7%                                     | 14%   |
| 10%                                    | 20%   |

- Motor Saver (Bukan-Tarif)

Endorsmen Motor Jimat ini direka khusus untuk kereta yang jarang digunakan dan/atau memiliki kereta yang banyak.

Anda boleh memilih pelan ini berdasarkan jarak anggaran perjalanan kereta anda dan menikmati diskaun bayaran premium seperti yang ditetapkan.

| Pelan Jarak Perjalanan | Had Jarak Perjalanan      |
|------------------------|---------------------------|
| MP 1                   | Kurang daripada 5,000 KM  |
| MP 2                   | Kurang daripada 10,000 KM |
| MP 3                   | Kurang daripada 15,000 KM |
| MP 4                   | Kurang daripada 20,000 KM |
| MP 5                   | Tanpa Had                 |

Untuk maklumat lanjut mengenai manfaat motor tambahan, anda boleh melayari laman web (layari [Motor Add-On | RHB Malaysia](#)).