



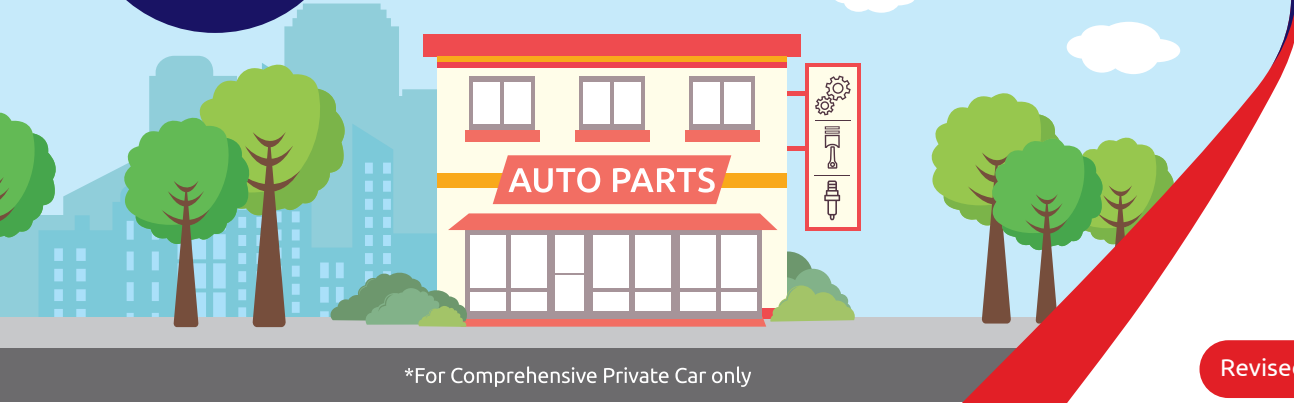
## MSIG MOTOR ADD-ON

### WAIVER OF BETTERMENT COST (NON-TARIFF)\*



**MSIG**

Insurance  
that sees  
the heart in  
everything



\*For Comprehensive Private Car only

Revised Premium Rate

A comprehensive motor policy typically covers the repair cost of an accident. However, what most policyholders do not know is that for older cars (5 years and above), in the event of an accident and if new original spare parts are used in the car repairs, the car is deemed to be better than it was before the accident. As such, policyholders will be expected to contribute to a portion of the costs of the new original spare parts used. This is known as a “betterment” charge and the scale of contribution is stated in the terms and conditions of the policy.

The example below illustrates how the waiver of betterment works:

<b>VEHICLE INFORMATION:</b> • Year of Manufacture: 2016 • Date of Original Registration: 2017 • Period of Insurance: 1 July 2021 – 30 June 2022		
TYPE OF VEHICLE	LOCALLY ASSEMBLED VEHICLE	IMPORTED COMPLETELY BUILT UNIT (CBU) OR IMPORTED SECOND-HAND/USED/RECONDITIONED VEHICLE
Vehicle Age at Policy Inception or Renewal (1 July 2021)	4 years (Date of Registration)	5 years (Year of Manufacture)
Date of Claim	15 January 2022	
Vehicle Age at Date of Claim	5 years	6 years
Rate of Betterment	15%	20%
Example of Cost for New Original Spare Parts E.g. Air-conditioning compressor	RM5,000	RM5,000
MSIG Pays	RM4,250	RM4,000
Policyholder Contributes (% Rate of Betterment)	RM750	RM1,000
WITH MSIG WAIVER OF BETTERMENT COST (NON-TARIFF)*		
MSIG Pays	RM5,000	RM5,000
Policyholder Contributes	RM0	RM0



What's more, no extra paperwork is required for the claim process. MSIG will take care of the betterment charges at our end.

The table below illustrates the annual premium chargeable based on the sum insured band and age of the vehicle:

AGE OF VEHICLE (YEARS)	VEHICLE SUM INSURED			
	≤ RM100,000	RM100,001 - RM200,000	RM200,001 - RM500,000	≥ RM500,001
	ANNUAL PREMIUM (EXCLUDES 6% SERVICE TAX) (RM)			
4	10	20	20	25
5-6	85	210	200	290
7-8	100	285	295	425
9-15	100	285	335	480

For more information on MSIG Waiver Of Betterment Cost or other optional Motor Add-on, please contact your MSIG Insurance Adviser or visit [www.msig.com.my](http://www.msig.com.my).

*The description of covers is a brief summary for quick and easy reference; the precise terms and conditions that apply are in the Policy Document.*

*Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.*

**MSIG Insurance (Malaysia) Bhd**  
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 [www.facebook.com/MSIGMY](https://www.facebook.com/MSIGMY)

For more information, please call MSIG or contact your Insurance Adviser at:



## MSIG MOTOR ADD-ON

# PENGECUALIAN KOS PENAMBAHBAIKAN (BUKAN TARIF)\*



**MSIG**

Insurance  
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\*Untuk Kereta Persendirian Komprehensif sahaja

Polisi motor komprehensif biasanya merangkumi kos pembaikan akibat kemalangan. Walau bagaimanapun, apa yang paling tidak diketahui oleh pemegang polisi adalah untuk kereta yang lama (5 tahun dan ke atas), sekiranya berlaku kemalangan dan jika alat ganti asli yang baharu digunakan dalam pembaikan kereta, keadaan kereta tersebut dianggap lebih baik daripada sebelum kemalangan. Oleh itu, pemegang polisi dijangka perlu menyumbang sebahagian daripada kos alat ganti asli yang baharu digunakan. Ini dikenali sebagai caj "penambahbaikan" dan skala sumbangan dinyatakan dalam terma dan syarat dasar polisi.

Contoh di bawah menggambarkan cara pengiraan untuk pengecualian penambahbaikan:

<b>MAKLUMAT KENDERAAN:</b>		
<ul style="list-style-type: none"> <li>• Tahun Buatan: 2016</li> <li>• Tarikh Pendaftaran Asal: 2017</li> <li>• Tempoh Insurans: 1 Julai 2021 – 30 Jun 2022</li> </ul>		
JENIS KENDERAAN	KENDERAAN PEMASANGAN TEMPATAN	KENDERAAN IMPORT UNIT SIAP DIPASANG (CBU) ATAU KENDERAAN IMPORT TERPAKAI/TELAH DIGUNAKAN/DISESUAIKAN SEMULA
Umur Kenderaan pada Permulaan Polisi atau Pembaharuan (1 Julai 2021)	4 tahun (Tarikh Pendaftaran)	5 tahun (Tahun Buatan)
Tarikh Tuntutan	15 Januari 2022	
Umur Kenderaan pada Tarikh Tuntutan	5 tahun	6 tahun
Kadar Penambahbaikan	15%	20%
Contoh Kos Alat Ganti Asli Baharu (Contoh: kompresor penyaman udara)	RM5,000	RM5,000
MSIG Membayar	RM4,250	RM4,000
Pemegang Polisi Menyumbang (% Kadar Penambahbaikan)	RM750	RM1,000
<b>DENGAN PENGECUALIAN KOS PENAMBAHBAIKAN MSIG (BUKAN TARIF)*</b>		
MSIG Membayar	RM5,000	RM5,000
Pemegang Polisi Menyumbang	RM0	RM0



Tiada borang tambahan diperlukan untuk proses tuntutan. MSIG akan menguruskan bayaran penambahbaikan bagi pihak anda.

Jadual di bawah menggambarkan premium tahunan yang dikenakan berdasarkan kumpulan jumlah diinsuranskan dan umur kenderaan anda:

UMUR KENDERAAN (TAHUN)	JUMLAH YANG DIINSURANSKAN BAGI KENDERAAN			
	≤ RM100,000	RM100,001 - RM200,000	RM200,001 - RM500,000	≥ RM500,001
	PREMIUM TAHUNAN (TIDAK TERMASUK CUKAI PERKHIDMATAN 6%) (RM)			
4	10	20	20	25
5-6	85	210	200	290
7-8	100	285	295	425
9-15	100	285	335	480

Untuk maklumat lanjut tentang Pengecualian Kos Penambahbaikan MSIG atau lain-lain pilihan Perlindungan Tambahan Motor, sila hubungi Penasihat Insurans MSIG anda atau lawati [www.msig.com.my](http://www.msig.com.my).

*Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah; terma dan syarat tepat yang tertakluk terdapat di dalam Dokumen Polisi.*

*Nota: Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya, versi Bahasa Inggeris adalah sah di sisi undang-undang.*

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For more information, please call MSIG  
or contact your Insurance Adviser at: