

V O L V O

# Cover That Stands Out

Volvo Car Insurance Plus





## PEACE OF MIND, FOR THAT LUXURIOUS INDULGENCE

Now you can stay rest assured knowing that Volvo Car Insurance Plus policy provides you with the most convenient and widest range of valuable protection specifically tailored for your car and you. We take care of your every need, so you can enjoy a worry-free driving experience.

### 16 REASONS WHY YOU SHOULD CHOOSE Volvo Car Insurance Plus

- 1. Competitive Insurance Premium**  
Enjoy competitive insurance premium (under the de-tariffed rates) as Volvo cars are classified as safer risk profile.
- 2. Exemption from Betterment Charges (for up to 10 years)**  
Betterment charge is exempted for up to 10 years if repairs are done at Volvo authorized workshops.
- 3. Claims Payout Based on Agreed Value (for up to 10 years)**  
In the event of total loss due to fire, theft or accident, the claims payout will be based on agreed value for vehicles up to 10 years old.
- 4. Flood Relief Allowance (up to RM3,000) \***  
Lump sum payment for damage due to flood, overflowing of waterways, drains or rivers, or mudslides.
- 5. Medical Expenses (up to RM500) \***  
Reimbursement for medical expenses incurred due to accident whilst in designated vehicle.
- 6. Corrective Cosmetic Surgery (up to RM1,000) \***  
Pays for corrective cosmetic surgery necessitated by an accident whilst in designated vehicle.
- 7. Driver & Passengers PA \***  
Personal Accident protection for Driver and passengers of RM20,000 per life subject to Maximum limit of RM100,000 per vehicle
- 8. Car replacement Allowance (up to RM150 per day for maximum 3 days) \***  
Daily allowance paid whilst vehicle is in the workshop for repairs due to own damage claim.
- 9. Window Snatch Theft (up to RM500) \***  
Reimbursement for loss of personal belongings due to car window smash and grab whilst driving.
- 10. Waiver of Excess (for up to 20 years)**  
Excess to be waived for vehicles up to 20 years (excluding the Compulsory Excess).
- 11. Fast Claims Approval (for Volvo authorized workshops)**  
Upon submission of required documents, claims will be approved within 2 working days. *(Excluding claims under further investigation and claims with severe vehicle damage.)*
- 12. Speedy Repair Works (for Volvo authorized workshops) \***  
Repair works for damages that cost up to RM30,000 will be carried out immediately after the adjuster's survey.
- 13. 100% Genuine Parts with 12 Months Repair Warranty (for Volvo authorized workshops)**  
Guaranteed genuine parts used in repair works conducted by certified technicians with manufacturer warranty up to 12 months.
- 14. Cashless Windscreen Protection (for Volvo authorized workshops)**  
No payment is needed for windscreen replacement (if it is adequately insured). For continuous protection, customer need to ensure the windscreen coverage is reinstated after each replacement.
- 15. 24/7 Emergency Roadside Assistance Hotline - 1-800-88-1728**  
Free unlimited towing 24/7 towing assistance for accidents and breakdown for unlimited mileage with minor roadside repair services.
- 16. On Site Policy Issuance**  
Immediate policy issuance at all Volvo authorized dealerships.

Note:

\* Valid for policies issued from 6 May 2019 onwards.

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

# Optional Add-On: GUARANTEED ASSET PROTECTION (GAP)

## Why Guaranteed Asset Protection (GAP)?

Nobody can anticipate and prevent a total loss of vehicle due to accident or theft. Such an event will significantly affect our lifestyle and impact heavily on our financial situation.

With GAP cover, you will have full protection against any such disruptions.

## Coverage description

In the event of a total loss of your vehicle from accident or theft, the GAP cover pays the difference between the claim payout you get from your motor insurance policy and the original vehicle invoice price.

Examples:

Vehicle Invoice Price: RM300,000

Total Loss of Vehicle (Year 2)

Motor Insurance Payout	GAP Payout
RM250,000	RM50,000

Total Loss of Vehicle (Year 5)

Motor Insurance Payout	GAP Payout
RM150,000	RM150,000

General Features

Eligible Vehicles:

- Private motor vehicles only (subject to eligibility)
- Financed with an auto loan
- Cover up to 5 years
- Insured under a comprehensive motor insurance policy
- Within 12 months from the first registration date of the vehicle

<b>Premium Payable</b>	<b>One-time Upfront Payment</b>
<b>Maximum Invoice Value Insured</b>	<b>Up To RM700,000</b>
<b>Maximum GAP Benefit Payout</b>	<b>RM280,000</b>

**Table A - Point of Sales Pricing**

Brand	Group	Car Price	Option Plan				
			Year 1	Year 2	Year 3	Year 4	Year 5
Volvo	1	0 - 300,000	0.735%	1.671%	2.769%	3.880%	5.067%
Volvo	2	300,001 - 700,000	0.791%	1.798%	2.980%	4.175%	5.454%

**Table B - Cross Selling (within 12 months from the 1st registration date of the vehicle)**

Brand	Group	Car Price	Option Plan				
			Year 1	Year 2	Year 3	Year 4	Year 5
Volvo	1	0 - 300,000	N/A	1.809%	3.000%	4.203%	5.489%
Volvo	2	300,001 - 700,000	N/A	1.947%	3.229%	4.523%	5.908%

Note: All premium rates are subject to 6% Service Tax.





Underwritten and administered by:



**For more information, please contact:**

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In partnership with:



## Volvo Car Insurance Plus

**VOLVO CAR MALAYSIA SDN BHD** (482430-K) • **Authorised Dealers:**

• **KUALA LUMPUR** • FEDERAL AUTO CARS (Federal Highway 03-2260 1411) • SISMA AUTO (Jalan Bukit Bintang 03-2166 5155) • **SELANGOR** • FEDERAL AUTO CARS (Glenmarie 03-5569 4880) • MOTION BEYOND (Setia Alam 03-5891 6627) • INGRESS SWEDE AUTOMOBILE (Mutiara Damansara 03-7732 9666) • SIME DARBY SWEDISH AUTO (Ara Damansara 03-7623 3200) • **PENANG** • FEDERAL AUTO CARS (Jalan Sungai Pinang 04-281 7300) • iROLL AUTO (Juru Auto-City 04-508 0888) • **PERAK** • iROLL IPOH (Jalan Raja Permaisuri Bainun 05-246 1618) • **MELAKA** • SEONG HOE MOTORS (Melaka 06-720 9393) • **JOHOR** • AJ PREMIUM MOTORS (Batu Pahat 07-431 2222) • PEKIN AUTO (Johor Bahru 07-562 6011) • **SABAH** • SEBANGGA MITSINBO (Kota Kinabalu 088-309 888) • **SARAWAK** • FOTROENDE AUTOMOBILE (Kuching 082-572 009)

• Effective Date: **11 March 2020.**

[www.volvocars.com/my](http://www.volvocars.com/my)