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.
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

<table>
<thead>
<tr>
<th>Total Loss of Vehicle (Year 2)</th>
<th>Motor Insurance Payout</th>
<th>GAP Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM250,000</td>
<td>RM50,000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Loss of Vehicle (Year 5)</th>
<th>Motor Insurance Payout</th>
<th>GAP Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM150,000</td>
<td>RM150,000</td>
<td></td>
</tr>
</tbody>
</table>

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

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

Table A - Point of Sales Pricing

<table>
<thead>
<tr>
<th>Brand</th>
<th>Group</th>
<th>Car Price</th>
<th>Option Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Year 1</td>
</tr>
<tr>
<td>Volvo</td>
<td>1</td>
<td>0 - 300,000</td>
<td>0.735%</td>
</tr>
<tr>
<td>Volvo</td>
<td>2</td>
<td>300,001 - 700,000</td>
<td>0.791%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Brand</th>
<th>Group</th>
<th>Car Price</th>
<th>Option Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Year 1</td>
</tr>
<tr>
<td>Volvo</td>
<td>1</td>
<td>0 - 300,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Volvo</td>
<td>2</td>
<td>300,001 - 700,000</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Note: All premium rates are subject to 6% Service Tax.
Volvo Car Insurance Plus

In partnership with:

AXA Affin General Insurance Berhad (23820-W)
Ground Floor Wisma Boustead 71,
Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.
Tel: (603) 2170 8282 Fax: (603) 2031 7282
E-mail: customer.service@axa.com.my
Website: www.axa.com.my

Underwritten and administered by:

For more information, please contact:
AXA Affin General Insurance Berhad (23820-W)
Ground Floor Wisma Boustead 71,
Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.
Tel: (603) 2170 8282 Fax: (603) 2031 7282
E-mail: customer.service@axa.com.my
Website: www.axa.com.my

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VOLO CAR MALAYSIA SDN BHD (482430-H) • 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 03-5568 4888) • MOTION BEYOND (Setia Alam 03-5891 6627) • INGRESS SWEDISH AUTOMOBILE (Mutia Damansara 03-7732 9666) • SIME DARBY SWEDISH AUTO (Ara Damansara 03-7623 3200) • PENANG • FEDERAL AUTO CARS (Jalan Sungai Pinang 04-181 7300) • ROLL AUTO (Juru Auto-City 04-508 0888)
• PERAK • ROLL IPOH (Jalan Raja Permaisuri Bainun 05-246 1616) • 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.