

# Product Disclosure Sheet



## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 15 November 2025

## 1 What is Z-Driver?

**Z-Driver** is a motor insurance designed to protect you and your registered vehicle from financial loss. You can choose from three types of coverage: Third Party, Comprehensive, and Third Party, Fire and Theft.

Comprehensive cover protects you against financial losses resulting from accidental damage, fire, or theft of your vehicle. Third Party cover protects you from claims if your vehicle causes bodily injury, death, or property damage to others.

## 2 Know Your Coverage

**As an illustration**, for **RM 2,429.63** annually, you will receive the following coverage:

Sum Insured (RM)	50,000.00	No Claim Discount (NCD) Entitlement	0.00%
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### Additional Coverage (This is purchased with an additional premium)

Description	Premium / Sum Insured
a. Passengers liability cover	RM 750
b. Damage arising from flood and landslide	RM 100
c. Damage arising from strike, riot and civil commotion	RM 150
d. Cover for Windscreens, Windows and Sunroof – Enhanced	RM 450 With Sum Insured RM 3,000.00

**Note:** This list is non-exhaustive. Please refer to the **Appendix** for the full list of additional coverage under this Policy.

Your policy covers:

- Liability to other parties for injury or death
- Damage to other parties' property
- Damage to your vehicle due to accident or fire
- Theft of your vehicle

Your motor policy **excludes:**

- Your own death or bodily injury due to motor incident
- Your liability against claims from passengers in your vehicle
- Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction
- Waiver compulsory excess of RM400 if you or the person driving your vehicle is under 21 years old, holds a Provisional (P) or Learner (L) driver's license; or is not named in the Schedule as a Named Driver

**Note:** This list is non-exhaustive. Please refer to the Policy contract for full list of exclusions under this Policy.

**If you have any questions or require assistance on your motor insurance coverage, you can:**



Call us at  
1300-888-622



Email us at  
callcentre@zurich.com.my



Visit us at  
www.zurich.com.my



Scan the QR  
code above

### 3 Know Your Obligations

For this motor insurance policy, you must pay a premium of:		
Base premium	RM	1,532.90 (annually)
(-) 0.00% NCD entitlement	RM	(0.00)
(+) Additional coverage	RM	707.50 (annually)
<b>Gross premium</b>	<b>RM</b>	<b>2,240.40</b>
(+) 8% Service Tax	RM	179.23
(+) Stamp Duty	RM	10.00
Commission		10% of the gross premium or RM 224.04
<b>Total premium payable</b>	<b>RM</b>	<b>2,429.63</b>

**Note: The premium rate is applicable to standard risks. The policy terms and rates may vary depending on our underwriting requirements.**

### Important Information You Should Know

<b>A</b>	The duration of coverage is 1 year. You need to renew the insurance cover annually.
<b>B</b>	You must have a permissible insurable interest in the vehicle you wish to cover. This means you would experience a financial loss or legal liability if a covered event occurs. It is important to get insurance coverage as soon as you take ownership of the vehicle.
<b>C</b>	You must disclose all material facts that could affect the risk profile of your vehicle such as any previous accidents, engine modifications, and the intended usage of your vehicle (for example, private, business, or hire purposes), vehicle age, make and model, policyholder's age, driving experience of the policyholder and driver, location and address where the vehicle is kept, No Claim Discount (NCD) entitlement, etc.
<b>D</b>	The premium due must be made and received by us before cover commences. This policy cover is automatically null and void if this condition is not complied with.
<b>E</b>	Premium can be made by Debit / Credit Card or Online Payment to us.
<b>F</b>	It is important that you receive a copy of receipt from us and please keep your receipt as proof of premium made.
<b>G</b>	You must ensure to cover your vehicle based on the market value of your vehicle at the point you apply this motor policy with reference to ISM Automotive Business Intelligence System (ISM-ABI) as it will affect the amount you can claim.
<b>H</b>	In the event of claim, you should notify us within 7 days from the date of incident. You may do so by: 1. Call our 24-hour Roadside Assistance at 1-300-88-5566 or WhatsApp to 03-2109 6845 2. e-Request at <a href="http://zurich.carfix.my">zurich.carfix.my</a> For information on the claim process, please visit <a href="https://www.zurich.com.my/customer-hub/my-claims/claims-process">https://www.zurich.com.my/customer-hub/my-claims/claims-process</a> .
<b>I</b>	If you are making an own damage claim against your own policy, you must send your vehicle to any of our approved repairers. Visit <a href="https://www.zurich.com.my/customer-hub/my-claims/panel-workshops/workshops-for-motor-insurance-and-takaful">https://www.zurich.com.my/customer-hub/my-claims/panel-workshops/workshops-for-motor-insurance-and-takaful</a> for the list of our authorised panel workshops for motor insurance and takaful. We will inspect your vehicle before we give approval to proceed with repairs. We can refuse to pay any claim under the policy if you breach this condition.
<b>J</b>	Territorial Limit – Malaysia, Singapore and Brunei.
<b>L</b>	For other common terms and conditions, you may refer to <a href="http://www.zurich.com.my/en/services/corporate/key-terms-and-conditions">www.zurich.com.my/en/services/corporate/key-terms-and-conditions</a> .

**Note:** This list is non-exhaustive. You should refer to the Policy contract for the terms and conditions under this Policy.

### Can I cancel my policy?

You may cancel your policy by giving a written notice and must return the Original Certificate of Insurance (CI) or Statutory Declaration to us if the CI is lost.

- Upon Cancellation, you are entitled to a refund of premium based on the following:
  - Pro-rate basis if the policy has been continuously renewed with us.
  - Pro-Rate basis if the policy is cancelled and the cancelled policy is to be replaced by a new policy within 12 months from the date of cancellation.
  - Short Period basis if your vehicle is newly insured with us, for a period of less than 12 months.

There is no refund of premium if minimum premium is paid or there is a claim made on the policy.

**Zurich General Insurance Malaysia Berhad** is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Appendix

Additional Coverage Description	Sum Insured / Premium		
Voluntary Excess	Voluntary Excess Amount (RM)		Premium
	1,000.00		5% reduction in premium (of premium after NCD)
	2,000.00		10% reduction in premium (of premium after NCD)
	3,000.00		15% reduction in premium (of premium after NCD)
	5,000.00		20% reduction in premium (of premium after NCD)
Caravan / Luggage / Boat Trailers	Coverage Type		Premium
	Comprehensive		RM32 + 1.35% (of caravan / luggage / boat trailers sum insured – RM1,000)
	Third Party Fire & Theft		75% of the caravan / luggage / boat trailers comprehensive premium
Strike, Riot and Civil Commotion	0.3% of vehicle sum insured		
Inclusion of Special Perils	0.2% of vehicle sum insured		
Legal Liability of Passengers for Negligent Acts	RM750		
Cover for Windscreens, Windows and Sunroof	15% of windscreen sum insured		
Cover for Windscreens, Windows and Sunroof - Enhanced	15% of windscreen sum insured		
Separate Cover for Accessories fixed to Your Car	15% of accessories sum insured		
Gas Conversion Kit and Tank	4.5% of kit and tank sum insured		
Legal Liability to Passengers	25% of 3 <sup>rd</sup> party Premium		
Extension of Cover for Ferry Transit to and/or from Sabah and the Federal Territory of Labuan	10% of premium after NCD		
Current Year "No Claim Discount" Relief (only applicable to Comprehensive Private Car Policy)	15% of NCD amount		
Compensation for Assessed Repair Time (CART)	Duration (Days)	Rate per Day (RM)	Premium (RM)
	7	50.00	35.00
	7	100.00	70.00
	7	200.00	140.00
	14	50.00	70.00
	14	100.00	140.00
	14	200.00	280.00
	21	50.00	105.00
	21	100.00	210.00
	21	200.00	420.00
Personal Accident Basic	Unit	Sum Insured (RM)	Premium (RM)
	1	35,000.00	15.00
	2	70,000.00	30.00
	3	105,000.00	45.00
	4	140,000.00	60.00
	5	175,000.00	75.00
Towing and Cleaning due to Water Damage	Sum Insured (RM)		Premium (RM)
	1,000.00		10.00
	2,000.00		20.00
	5,000.00		55.00
	5,000.00		55.00
Key Replacement	Sum Insured (RM)		Premium (RM)
	1,000.00		25.00
	3,000.00		60.00
	5,000.00		95.00
Waiver of Betterment	Vehicle Age		Premium
	4-7		200.00
	8-11		350.00
	12-15		400.00
E-hailing Private Hire Car (only applicable to Comprehensive Private Car Policy)	170% of premium after NCD		
E-hailing Private Hire Car – Daily (only applicable to Comprehensive Private Car Policy)	RM750 (amount after SST wef 1 <sup>st</sup> October 2025)		
EV Protect Coverage	Sum Insured (RM)		Premium (RM)
	Electric Vehicle (EV) Home Wall Charger Coverage – All Risk		120.00
	Electric Vehicle (EV) Home Wall Charger Coverage – Standard		
	Personal Liability whilst using Electric Vehicle (EV) chargers		
	Portable Charging Cable Cover		
	Compassionate Cover from Direct Use of Public Electric Vehicle (EV) Chargers		
20,000.00			
Performance Upgrades and/or Over the Air (OTA) Updates	0.5% of the sum insured		
All Driver	Vehicle Ownership		Premium
	Individual		RM20.00
	Company		RM30.00