



TOKIO MARINE  
INSURANCE GROUP

# TOKIO MARINE INSURANS (MALAYSIA) BERHAD

(Co. No. 149520-U)

LEVEL 20, MENARA HAP SENG 3, PLAZA HAP SENG, NO.1, JALAN P. RAMLEE, 50250 KUALA LUMPUR

Tel : 03-2027 8200, 03-2789 8800  
Website: www.tokiomarine.com

Fax : 03-2022 2295

## RENEWAL NOTICE (MOTOR) / NOTIS PEMBAHARUAN (MOTOR)

Name and Address of Insured / Nama dan Alamat Pihak Diinsuranskan  FAZRUL ANIF BIN BAHARIM  NO 81 JLN ANGGERIK 3/1 SUNGAI BULOH COUNTRY RESORT SUNGAI BULOH 47000 SELANGOR	Date / Tarikh	21/11/2020
	Account No. / No. Akaun	WF-13-0010140M (WF-F00168) TOH YUN YI
	Tel. Contact No. / Talian untuk Dihubungi	
	Expiry Date / Tarikh Luput	16/02/2021

### Details of Insurance / Maklumat Insurans

### Premium Detail / Maklumat Premium (RM)

Policy No. / No. Polisi	DVM-V5915975-WF-AGY-20	Basic Premium / Premium Asas	260.68
Class / Kelas	M/CYCLE-ALL RIDERS	All Riders / Semua Penunggang	130.34
Type of Cover / Jenis Perlindungan	COMPREHENSIVE	Trailer Premium / Premium Treler	0.00
Registration No. / No. Pendaftaran	VEK8925		
Business Reg. No. / I.C No. / No. Pendaftaran Pern. / No. K.P	980124-08-5349	- NCD / Diskaun Tanpa Tuntutan (15.00 %)	58.65
*Recommended Policy Sum Insured / Jumlah Perlindungan Polisi yang Disyorkan	RM 9,000.00	MOTORCYCLIST PARTNER	13.00
Trailer No. / No. Treler			
*Recommended Trailer Sum Insured / Jumlah Perlindungan Treler yang Disyorkan	RM 0.00		
Make / Buatan	YAMAHA Y15ZR MCYCLE	Add Benefit / Perlindungan Tambahan	
Year Manufacture / Tahun Diperbuat	2020		
Capacity / Keupayaan Enjin	150 CC		
Engine No. / No. Enjin	G3D3E-345574		
Chassis No. / No. Casis	PMYUG0520L0101574		
Log Book No. / No. Kad JPJ	F06FU0BG		
Excess Damage Claim / Ekses Tuntutan Kerosakan	RM 100.00		
Trailer Excess Damage Claim / Treler Ekses Tuntutan Kerosakan	RM 0.00		
Business / Occupation / Perniagaan / Pekerjaan	ADMIN & ACCOUNTS/DIRECTOR		
Finance Co. / Sykt Pembiayaan			

### Named Driver / Nama Pemandu

ALL RIDERS	Gross Premium / Premium Kasar	345.37
	+ Service Tax / Cukai Perkhidmatan (6.00 %)	20.73
	+ Stamp Duty / Duti Setem	10.00
	Premium Payable / Pembayaran Premium	376.10

The Premium Payable indicated above may be subject to changes based on Company's rating guidelines without prior notice. Kindly obtain the latest quotation from your agent or from our nearest office for renewal of your policy.  
Premium Perlu Dibayar yang dinyatakan di atas mungkin dilaraskan berdasarkan garis panduan pengkadaran Syarikat tanpa notis terlebih dahulu. Sila dapatkan sebut harga terkini daripada ejen anda atau pejabat kami yang terdekat untuk tujuan pembaharuan polisi anda.  
If you need to know more about Motor Detariffication, you may visit our website [tokiomarine.com](http://tokiomarine.com) for more information.

### IMPORTANT NOTICE / NOTIS PENTING

Your attention is drawn to the following / Perhatian anda dibawa ke perkara berikut :

- Cash Before Cover: Pursuant to Section 84 of the Financial Services Act 2013, we shall not assume any risk until the premium has been paid. Bayaran Sebelum Perlindungan (CBC): Mengikut Seksyen 84 Akta Perkhidmatan Kewangan 2013, kami tidak boleh mengambil alih apa-apa risiko sehingga premium dijelaskan.
- The sum insured shown above is the recommended sum insured. For the renewal, you are advised to review the policy sum insured in line with the current market value. In the event of under insurance, the average clause will be applicable and for over insurance, the policy can only pay up to the market value at the time of loss. Jumlah perlindungan yang dinyatakan di atas adalah jumlah perlindungan yang disyorkan. Untuk pembaharuan, anda dinasihatkan untuk menyemak semula jumlah perlindungan polisi mengikut nilai pasaran semasa. Sekiranya jumlah perlindungan dibawah nilai pasaran, fasal purata akan digunakan dan bagi melebihi nilai pasaran, polisi hanya akan membayar sehingga ke nilai pasaran pada masa kerugian.
- No Claim Discount shown above will apply provided no claim is made until the expiry of the Policy. Diskaun Tanpa Tuntutan yang dinyatakan di atas akan digunapakai sekiranya tiada tuntutan dibuat sehingga tamat tempoh Polisi.

This policy may be subjected to Service Tax (ST) of 6% effective 1 September 2018. Tokio Marine Insurans (Malaysia) Berhad reserves the right to collect the amount of Service Tax due in relation to policies with coverage period beginning or spanning the effective date. Polisi ini mungkin tertakluk kepada 6% Cukai Perkhidmatan (CP) berkuat kuasa 1 September 2018. Tokio Marine Insurans (Malaysia) Berhad berhak membuat kutipan Cukai Perkhidmatan ke atas premium bagi tempoh polisi yang bermula pada atau melepasi tarikh kuatkuasa Cukai Perkhidmatan.

Please see Renewal Instruction Overleaf / Sila Lihat Arahan Pembaharuan Di Muka Surat Sebelah



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## RENEWAL NOTICE (MOTOR) / NOTIS PEMBAHARUAN (MOTOR)

POLICY NO. : DVM-V5915975-WF-AGY-20  
NO. POLISI

### Personal Data Protection Act 2010 (PDPA) Notice

I/We acknowledge and consent that the personal data, including any sensitive personal data, collected herein be used, processed and disclosed for the purpose of this proposal to reinsurers; individuals or organizations associated with Tokio Marine Group, or any selected third party (within or outside Malaysia). I/We acknowledge that I/we am/are obligated to provide the above personal data failing which my/our proposal could not be processed and that I/we am/are entitled to obtain access to, request for correction of or limit the processing of my/our personal data; and

I/We further agree that you may disclose and share my/our information with individuals or organizations associated with Tokio Marine Group, strategic partners and other third parties (within or outside Malaysia) as the Company deems fit for the purpose of cross-selling, promoting and marketing financial products and services offered by you and the other entities.

Protection of your privacy is very important to us. Please visit our website at "www.tokiomarine.com" to view our Privacy Statement.

### Notis Akta Perlindungan Data Peribadi 2010

Saya/Kami mengakui dan bersetuju bahawa data peribadi, termasuk apa-apa data peribadi yang sensitif, yang dikumpulkan di sini digunakan, diproses dan dizahirkan untuk tujuan cadangan ini kepada penanggung insurans semula; individu atau organisasi yang berkaitan dengan Kumpulan Tokio Marine, atau sebarang pihak ketiga (di dalam atau di luar Malaysia). Saya/Kami mengakui bahawa saya/kami perlu memberikan data peribadi di atas, dan jika gagal berbuat demikian, cadangan saya/kami tidak dapat diproses dan saya/kami berhak untuk mendapatkan akses kepada, meminta pembetulan atau mengehentikan pemprosesan data peribadi saya/kami; dan

Saya/Kami juga bersetuju bahawa anda boleh mendedahkan dan berkongsi maklumat saya/kami dengan individu atau organisasi yang berkaitan dengan Kumpulan Tokio Marine, rakan strategik dan pihak ketiga lain (di dalam atau di luar Malaysia) yang difikirkan patut untuk tujuan jualan silang, promosi dan pemasaran produk dan perkhidmatan kewangan yang ditawarkan anda dan entiti-entiti lain.

Perlindungan privasi anda adalah sangat penting bagi kami. Sila layari laman web kami di "www.tokiomarine.com" untuk melihat Penyata Privasi kami.

## Renewal Instruction / Arahan Pembaharuan

Please renew my policy for a Sum Insured RM \_\_\_\_\_.  
Sila perbaharui polisi saya dengan Jumlah Perlindungan RM \_\_\_\_\_.

I/We understand and agree to the term, conditions and notice stated in the Renewal Notice and have taken reasonable care in confirming all the information above are accurate and correct.

Saya/Kami faham dan setuju dengan terma, syarat-syarat dan notis yang dinyatakan di Notis Pembaharuan dan telah mengambil langkah-langkah munasabah untuk mengesahkan semua maklumat di atas adalah tepat dan benar.

Signature of Insured /  
Tandatangan Pemegang Polisi

Tel. No. / No. Tel

Date / Tarikh

### Payment Instruction / Arahan Pembayaran

I enclosed herewith Cheque No. / Cash \_\_\_\_\_ for RM \_\_\_\_\_  
Saya menyertakan Cek. No. / Tunai \_\_\_\_\_ berjumlah RM \_\_\_\_\_  
(Cheque should be made in favour of Tokio Marine Insurans (Malaysia) Berhad  
Cek hendaklah dibuat atas nama Tokio Marine Insurans (Malaysia) Berhad)

Please debit my / Sila debitkan :  Visa  Mastercard

Name of Card Holder>Nama Pemegang Kad : \_\_\_\_\_ Amount / Jumlah : RM \_\_\_\_\_

Card No / \_\_\_\_\_ Card Expiry Date /  
No Kad : \_\_\_\_\_ Tarikh Luput Kad (MM/YY) : \_\_\_\_\_

The premium payable should include Stamp Duty RM10.00 and Service Tax 6% where applicable.  
Pembayaran premium sepatutnya termasuk Duti Setem RM10.00 dan Cukai Perkhidmatan sebanyak 6% jika perlu.

Card Holder's Signature/ Tandatangan Pemilik Kad

Date / Tarikh

Please tick if you wish to purchase / Sila tandakan jika anda ingin masukkan :

Drivesafe PA Partner - Cover you in any vehicles belonging to you / Melindungi anda dalam mana-mana kenderaan yang dimiliki oleh anda

DriveSafe PA Partner (Motor) - Cover you and your passengers in a specific vehicle declared by you / Melindungi anda dan penumpang anda dalam kenderaan tertentu yang diisytiharkan oleh anda.

Annual Premium / Premium Tahunan :  1 Unit RM73.60  2 Units RM137.20  3 Units RM200.80  4 Units RM264.40  5 Units RM328.00

For more information about this product, you may log on to our website www.tokiomarine.com/my  
Untuk maklumat lanjut mengenai produk ini, anda boleh layari laman web kami www.tokiomarine.com/my

The premium payable inclusive of Service Tax 6% and Stamp Duty RM10.00 and please add the premium in the Payment instruction if you wish to include Drivesafe PA Partner or Drivesafe PA Partner (Motor).  
Pembayaran premium adalah termasuk Cukai Perkhidmatan sebanyak 6% dan Duti Setem RM10.00 dan sila tambahkan bayaran didalam Arahan Pembayaran sekiranya anda ingin masukkan Drivesafe PA Partner atau Drivesafe PA Partner (Motor).



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## Frequently Asked Questions on Liberalisation of Motor Insurance Tariff

**1. What does the liberalisation of motor insurance mean?**

The liberalisation of motor insurance means that the price of motor insurance products will no longer be determined based on Motor Tariff (a set fixed price list). Pricing will be determined by individual insurers and takaful operators.

Consumers will now be able to enjoy a wider choice of motor insurance products at competitive prices as liberalization encourages innovation and competition among insurers and takaful operators.

Insurers and takaful operators are able to charge premiums that are in line with broader risk factors inherent in a group of policyholders being insured; and also sell new products that are not defined under the tariff.

**2. How is insurance premium calculated today?**

Insurance premium is calculated based on the sum insured and cubic capacity of the vehicle. Additionally, insurers are allowed to apply limited premium loading based on the age of the driver and the number of accidents on record. Depending on the driver's claims history, the calculated premium to be paid is adjusted against the discount (No Claim Discount or NCD).

Typically, drivers with good driving records can enjoy a higher percentage of NCD up to 55%.

However, the driver may experience receiving different quotes from different insurers due to other factors mentioned above.

**3. How will insurance premiums be priced from 1 July 2017 onwards?**

Effective 1 July 2017, under the liberalised environment, more risk factors will be taken into account in determining premiums. Other than the sum insured, cubic capacity of the vehicle engine, age of vehicle and age of driver, premiums may be driven by other factors. These factors could be safety and security features in the vehicle, duration that the vehicle is on the road, geographical location of the vehicle (in areas with higher incidents of theft) and traffic offences on record. These factors will define the risk profile group of the policyholder which will determine the premium.

As different insurers and takaful operators have different ways of defining the risk profile group, the price of a motor policy would differ from one insurer to another.

**4. When will the Liberalisation of Motor Tariffs be implemented?**

From 1 July 2017 onwards, premium rates for Motor Comprehensive; and Motor Third Party Fire and Theft products will be liberalised where premium pricing will be determined by individual insurers and takaful operators. However, premium rates for Motor Third Party product will continue to be subjected to tariff rates.

**5. What should I do when buying my insurance cover in a liberalised market?**

Consumers should consider the following points when buying insurance:

- You should not be looking at pricing as the only factor when purchasing motor insurance protection plan. You should also look for what the policy covers, exclusions and customer service standards.
- You should shop around by contacting the agents, insurers or takaful operators through their call-centres or online channels for enquiries and advice to obtain the right kind of coverage that meets your insurance protection needs at a price acceptable to you.
- Please ensure comparative shopping is done early before your insurance policy expires. Your insurer or takaful operator will advise you at least a month earlier before the expiry of your motor insurance policy.

**6. What will happen to my No Claim Discount (NCD)?**

The NCD structure will remain unchanged and continue to be transferable from one insurer or takaful operator to another. You will be entitled to the NCD which you are eligible for.

**7. Where can I obtain information of new products available and how do I choose products that will meet my needs?**

You are advised to always check with your insurer or takaful operator or the agent on new products and add-on covers introduced.

Do shop around to make informed purchasing decisions by obtaining different quotations by contacting the agents, insurers or takaful operators through their call-centres or online channels.

**8. In the event of a dispute or doubt, where does the consumer turn to?**

Topical information will be posted on Tokio Marine and General Insurers Associations' respective websites. In addition, you may contact the following:

Tokio Marine Insurans (Malaysia) Berhad  
www.tokiomarine.com  
letusknow@tokiomarine.com.my  
Tel: 1-300-88-3355

Persatuan Insurans Am Malaysia (PIAM)  
www.piam.org.my  
pic@piam.org.my  
Tel: 03-2274 7399