

MOTOR INSURANCE/TAKAFUL

Frequently Asked Questions (FAQ)

1. Which insurer/takaful provider does GMAT have for motor products?
GMAT have some of the best insurance and takaful companies in Malaysian market.

Zurich General Takaful Malaysia Berhad
Allianz General Insurance Company (Malaysia) Berhad
Takaful Ikhlas General Berhad

Premier Risk Solution is the authorized distributor of Zurich General Takaful Malaysia Berhad.

2. When will I receive my policy/certificate or cover note?
You will receive your policy/certificate or cover note via email within 24 hours (working days), depending on the approval and conditions.

3. What are the basic (free) benefits available motor insurance/takaful?

Basic Benefits	Description
24x7 Towing & Road Assistance	- Free roadside assistance and towing up to certain *km/RM. - This also includes services as jump start, battery replacement, tires and *refill your empty tank.
Third party bodily injury and death	Unlimited amount for death or bodily injury to third party in the period of coverage.
Third party property loss or damage	It's covered up to a maximum of RM3 million for third party property damage for the period of coverage.
Loss, theft, damage, or accidental fire	In the event of covered car is involved in loss, theft, damage, or accidental fire the policy will compensate the policy holder.
All Riders	Extend coverage to anyone who drives your motorcycle with your permission
* This is depends on respective Insurer/Takaful providers T&C of the policy/certificate wording.	

4. What are the common add-on (optional) benefits available motor insurance/takaful?

Add-on Benefits (common)	Description
Inclusion of Special Perils	Covers loss or damage to your motorcycle caused by natural disasters such as flood, storm, typhoon, landslide, or other perils
Strike, Riot and Civil Commotion	Cover loss/damage to your motorcycle due to strike, riot or disturbance of public peace
Legal Liability to Pillion	Shall pay towards you or your authorised rider for legal liability to a pillion passenger arising out of the use of your motorcycle
Helmet Replacement	Cover the cost of replacing your damaged helmet due to an accident.
Limited Special Perils Allowance	Covers loss or damage to your motorcycle caused by natural perils such as flood, storm, typhoon
<i>Please refer to the respective Insurer/Takaful's policy/certificate wording for more details</i>	

5. What are the extra or unique add-on (optional) benefits available motor insurance/takaful?

Add-on Benefits (extra)	Description
Waiver of Betterment	Waive the additional amount charged towards Your Motorcycle's betterment if new original parts are used to repair Your Motorcycle
Personal Accident Plans	Cover bodily injury which results in death or permanent disablement. These plans vary based on providers
Hospital Income	Cover each day of your hospitalisation for injuries sustained as a result of the Accident to Your Motorcycle
<i>Please refer to the respective Insurer/Takaful's policy/certificate wording for more details</i>	

6. Where can I find the policy/certificate documents for more details?

Insurer	PDS & Policy/Certificate
Zurich General Takaful Malaysia Berhad	PDS Certificate Wording
Takaful Ikhlas General Berhad	PDS Certificate Wording
Allianz General Insurance Company (Malaysia) Berhad	PDS Policy Wording

7. Which payment options are available?

There are many options, following payment methods:

• Credit and Debit cards	• Online banking (FPX)
• e-Wallet (GrabPay, TnGO, Boost & others)	• Atome BNPL

8. What is the basic steps for submitting claims?
- Collect photographic evidence including license plate number, car road tax and personal information of the individual involved.
 - Make a police report within 24 hours.
 - Inform the insurance company within seven (7) days from the date of the accident.
 - Send the car to a nearby workshop.

9. For further details regarding the coverage or claims, who do I contact?

Zurich General Takaful Malaysia Berhad	1300888622 or 0320196000 - callcentre@zurich.com.my - Express Claim: 0321096845 or Whatsapp (up to RM3,000 only)
Takaful Ikhlas General Berhad	0327239696 - ikhlascare@takaful-ikhlas.com.my
Allianz General Insurance Company (Malaysia) Berhad	1300225542 - customer.service@allianz.com.my

10. Who do I call when vehicle breakdown, accident or 24x7 towing assistance?

Zurich General Takaful Malaysia Berhad	1300885566 / 0379890345
Takaful Ikhlas General Berhad	1800881186
Allianz General Insurance Company (Malaysia) Berhad	1800225542 / 0322640560

11. What types of motorcycle insurance/takaful are available?

- Comprehensive** coverage: Protects you against fire, theft, loss or damage to your car when there is an accident with a third parties' vehicle or property. This includes protecting you when you are responsible for the injury or death of the third party, and damage to their property.
- Third Party, Fire and Theft:** Protects you against damage to the third parties' car or property when there is an accident and protects you when you are responsible for the injury or death of the third party. It includes fire damage or theft of your car.
- Third-Party** Coverage: Protects you against any injuries or deaths caused to another person (third party), as well as loss or damage that occurs to the third-party car caused by your car. This type of insurance provides the minimum level of protection to you in the event of an accident. With third-party insurance, you cannot claim for any damage to your own vehicle. Third Party Insurance is the minimum level of protection any driver needs to drive in Malaysia.

12. Where can I find the panel workshops?

Zurich General Takaful Malaysia Berhad	Panel Workshop
Takaful Ikhlas General Berhad	Panel Workshop
Allianz General Insurance Company (Malaysia) Berhad	Panel Workshop

13. What is No Claim Discount (NCD)?

A No Claim Discount (NCD) is offered to vehicle owners if they do not make any insurance/takaful claims during the current year of their insurance/takaful coverage.

14. How do I purchase my road tax?

You may select the road tax as one of the additional benefits while purchasing your insurance/takaful. Upon your policy/certificate successfully issued, road tax will be delivered to your address. Alternatively, you can choose the digital option through the MyJPJ app.

15. What is the difference between Agreed Value and Market Value?

Agreed Value is the amount of sum covered that we would reimburse you in the event of total loss or theft. Whereas if you have selected Market Value under the sum covered, we will reimburse you based on the market value of your car at the time of total loss or theft but subject to the sum covered as selected by you.

16. Can I cancel and receive a refund?

You may cancel your policy/certificate by giving a written notice to the respective insurance or takaful provider. Upon cancellation, you may be entitled to a partial refund of the contribution if you have not made any claim. It depends on the insurers/takaful providers on the refundable amount. You may contact GMAT for any assistance at gcare@gmat.com.my.

17. How do I get a quotation for my vehicle?



[0193392408](tel:0193392408)



gcare@gmat.com.my

18. Why is my quote not available for online renewal?

If your vehicle is declined for online renewal our team will contact you and provide a quotation. Your vehicle may be declined due to these reasons:

- CC - due to high capacity
- Selected model of 4WD or recon cars
- Your policy/certificate expiry date (If your policy/certificate has expired, you will need further approval from your insurance/takaful company to confirm the condition of your vehicle)
- Sum Insured/covered not in range for online renewal, our team will process & provide the quotation separately to you
- Number of claims from last 1 year up to 3 years

You may contact us to get the quotation:



[0193392408](tel:0193392408)



gcare@gmat.com.my

19. Can I purchase this product direct from insurance company?

Yes, to purchase direct from your preferred insurer, you may contact insurer or visit insurer's website or walk-in to nearest insurer's branch.