



**ICAR**



# PREMIUM PROTECTION, ULTIMATE ASSURANCE

Experience unparalleled security and peace of mind with the iCARE Insurance Programme. Designed to safeguard you and your vehicle, our comprehensive coverage ensures you are protected against unforeseen events. Trust in our commitment to excellence and enjoy every journey with confidence and assurance.

\*Applicable to all iCAUR models.



## WHAT IS BETTERMENT?

If new original parts are used to repair Your Car and as a result of which Your Car is in a better condition than it was before the damage, You would be required to contribute to its betterment, a proportion of the costs of such new original parts. Your contribution would be according to the following scale:

Age of Your Car (Years)	Rate of Betterment (%)
less than 13	0
13	15
14	20
15	25
16	30
17	35
18 and above	40



### Betterment-Free Up to 12 years

Enjoy worry-free repairs — we replace damaged parts with brand-new originals without charging betterment fees, for up to 12 years.

## OUR INSURANCE PARTNERS



Benefits listed are subject to the terms and conditions of the policy. Please refer to the policy wording booklet from your selected panel insurer for complete details

This motor insurance product is underwritten by any of the following insurance companies:  
 Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)  
 AIG Malaysia Insurance Berhad 200701037463 (795492-W)  
 Berjaya Sampo Insurance Berhad 198001008821 (62605-U)  
 Etiqa General Takaful Berhad 201701025031 (1239197-A)  
 Zurich General Insurance Malaysia Berhad 201701035345 (1249516-V)  
 Zurich General Takaful Malaysia Berhad 201701045981 (1260157-U)

Above mentioned insurance panels are licensed under Financial Services Act 2013/Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. iCAUR Auto Malaysia Sdn Bhd is an authorised intermediary of these insurance companies. Our insurance partners as mentioned above are members of PIDM. The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact your Insurance Company or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# PROTECTION

If you experience a breakdown or accident, it's important to ensure that both you and your loved ones are adequately protected. With our iCARE Insurance Programme, you can rely on support and assistance when you need it most, ensuring you're well taken care of in any situation.

**iCARE CARELINE:  
03 9388 0993**



## Personal Accident - Driver & Passengers

Up to RM20,000 coverage for both driver and passengers in case of road accidents.



## Special Perils

Coverage for damages caused by natural disasters such as floods, storms, and landslides – up to your insured amount.



## All Driver Protection Plan

All licensed drivers are included in coverage, ensuring worry-free journeys for everyone.



## Car Theft Allowance

Reimbursement for valuables lost from your vehicle due to a break-in or robbery is guaranteed.



## Total Lost Coverage

In the event of a total loss, you'll receive compensation up to RM10,000 to help you replace your vehicle without stress.

Benefits listed are subject to the terms and conditions of the policy. Please refer to the policy wording booklet from your selected panel insurer for complete details.

# RESCUE

iCAUR 24/7 roadside assists for all your vehicle breakdown and accident assistance no matter where and when.

**iCAUR 24/7  
ROADSIDE ASSIST:  
03 9388 0993**



## Unlimited Towing Service

Round-the-clock, unlimited-distance towing for accidents or breakdowns.



## Speedy Claim Approvals

All claims are handled swiftly, with approvals of up to RM30,000 processed for your convenience, ensuring a seamless and hassle-free settlement every time.

# SAVINGS

iCARE Insurance Programme includes extended coverage terms and improved savings. This means you benefit from more comprehensive protection and greater financial value, giving you enhanced security and peace of mind.



## 100% Genuine Parts

Ensuring your trust with repairs that use only genuine parts.



## Agreed Value Up to 12 years

Your payout is based on the agreed value, not market depreciation, ensuring fair compensation for accidents or theft up to 12 years.



## Key Care Assurance

Lost or stolen keys? We'll cover the cost of repair or replacement so you can get moving again.



## Accident Inconvenience Allowance

Receive an allowance of RM200 per day while getting your vehicle repaired with us.

## No Excess Required



No excess fees will apply for accident, fire, explosion, lightning, burglary, housebreaking, theft, third party property damage or bodily injury, except for Compulsory excess.

If the driver is under the age of 21 or a holder of a Provisional (P) / Probation Driving License (L), a compulsory excess is applicable in the event of claim. A compulsory excess may also apply if the driver is not named in the Schedule as a named driver, subject to the terms and conditions of the policy.

# EV CHARGING

iCARE Insurance Programme extends its protection to your electric vehicle charging needs. This ensures comprehensive coverage for your home and portable chargers, as well as peace of mind when using public charging stations, giving you safety and confidence every time you charge.



## EV Home Wall Charger

Covers up to RM10,000 for repair or replacement of your home wall charger in case of damage, theft, or loss.



## Portable Charging Cable

Up to RM2,000 coverage for your portable EV charger if it's damaged, stolen, or malfunctions.



## Personal Liability Coverage

Up to RM50,000 for third-party injury or property damage caused by the use of your EV home wall charger.



## Compassionate Cover

Up to RM5,000 for injury or damage while using public charging stations.

Benefits listed are subject to the terms and conditions of the policy. Please refer to the policy wording booklet from your selected panel insurer for complete details

# IMPORTANT THINGS TO REMEMBER INCASE OF EMERGENCIES



## In the Event of Car Accident

01

Switch on hazard light.  
Place warning triangle.

02

Observe for danger.  
Check if anyone is hurt.

03

Stay away from the road.  
Move to a safe place.

04

Call 999

05

Call iCAUR 24/7 Roadside Assist at 03-9388 0993.

06

Rescue team tows car to iCAUR service center.

07

Lodge a police report within 24 hours.

08

Your dealer will contact you about the claim and repairs.

## In the Event of Car Breakdown

01

Switch on hazard light.  
Place warning triangle.

02

Stay away from the road.  
Move to a safe place.

03

Call iCAUR 24/7 Roadside Assist at 03-9388 0993.

04

Rescue team inspects car on the spot.

05

Immobilised car is towed to iCAUR service center.

06

Your dealer will contact you about the repairs.

# FAQ

## 01 What does agreed value mean?

Agreed Value is the maximum amount that insurance will pay for Your Car, less any Excess (if applicable) if Your Car is stolen or totally destroyed. The Market Value of Your Car at the time of the loss will not be taken into account.

## 02 What is covered under limited special perils?

Loss or damage caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature, where claim up to sum insured.

## 03 How do I claim special perils?

Lodge a police complaint. Then, submit the police report and repair invoice to insurance company. Claim Advisor in iCAUR's Authorized Body & Paint Centre will assist to submit the documents.

## 04 Can Accident Inconvenience Allowance be claimed for repair due to natural disaster and how to claim it?

- Yes, customer is entitled to claim Accident Inconvenience Allowance up to 5 days under own damage, subject to adjustor's report for natural disaster.

- Customer needs to fill up their bank details in the claim form when sending in their car to the iCAUR Body & Paint centre. The insurance company will then bank in the approved allowance amount based on accounts detail given by customer.

## 05 Accident Inconvenience Allowance of RM200/day for 5 days is for each policy period or each damage?

The cover is limited to one (1) occurrence in each Period of Insurance and no reinstatement of coverage is allowed.

## 06 Can I claim Accident Inconvenience Allowance if my car breaks down?

No, Inconvenience Allowance is only for accident insurance claim.

## 07 Are the window glasses covered under windscreen coverage?

Yes, windscreen, window or sunroof glass of the car is covered under windscreen coverage. If Your claim is for the damaged glass only and no other damage, Insurance will not deduct any Excess, and You will not lose Your No Claim Discount entitlement.

## 08 Does the 5 days for Inconvenience Allowance includes waiting period for insurance approval and parts arrival?

No, Insurance will pay You an allowance of RM200 per day for the repair period recommended by Adjuster up to a maximum of five (5) days. They will not pay any amount which exceeds the repair period recommended by Adjuster even if the actual repair work takes a longer period to complete. If the repair work is completed sooner than expected, they will only pay You the actual number of days required to complete the repair work.

## 09 How many times can I claim windscreen coverage per policy period?

If the damaged glass is replaced, the cover provided by the policy comes to an end as soon as the glass is replaced. If You wish to enjoy continued coverage, You can reinstate the benefit for an additional premium.

## 10 Does PA cover the car owner alone or any driver? Are the passengers covered under this benefit?

PA covers the car owner and any authorized driver as well as the passengers. In the event of the driver or passengers demise before payment is effected, payment of benefits will be made to their legal personal representatives provided such legal personal representatives comply with all the terms and conditions.

## 11 As a iCARE customer, I'm entitled to free towing across Malaysia, however, do I have to pay the toll fee?

Yes, customer has to pay the toll fee and miscellaneous charges.

## 12 If my car met with accident in Thailand, Brunei or Singapore, do I have to bear the towing fee to Malaysia border?

Yes, customer must bear the towing fee up to the border. Once reached Malaysia's border, the towing fee will be free (excluding the toll fee and miscellaneous charges).

## 13 Do I need to lodge police complaint to claim Car Break-In Allowance? What does this benefit cover?

Yes, an official police complaint is needed to claim this benefit. This benefit covers loss of personal valuables such as - Smart Tag, Touch n Go card, national registration identity card ("NRIC"), driver's licence, credit cards or charge cards, access cards, eye glasses, personal electronic devices (such as mobile phone, power bank, tablet, laptop, camera), wallet, handbag, purse, keys (except keys to Your Car) and shoes.

## 14 How many times can I claim Car Break-In Allowance per policy period?

The cover is limited to one (1) occurrence in each Period of Insurance. Insurance will not be deducting any Excess and You will not lose Your NCD entitlement and reinstatement of this cover is not allowed.




iCAUR Malaysia Toll-free Careline :

**03 - 9388 0993**


**ICAUR AUTO MALAYSIA SDN BHD**

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