

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this documents or general terms. The information provided in this Product Disclosure Sheet is valid as at 01.08.2022.

### Product Name: Private Motor Vehicle Protector

1. What is this product about?  
This policy provides insurance against damage to your own vehicle and/or your liabilities to other parties as a result of a motor accident depending on type of cover you selected.
2. What are the coverage and exclusions provided?
  - a) Comprehensive Insurance – covers accidental or fire damage to your vehicle or theft of your vehicle.
  - b) Third Party Only Insurance – covers:
    - Death or third-party bodily injury; and
    - Third party property damage; as a result of motor accident.

Optional benefits (if applicable) that you may wish to purchase by paying additional premium:

Code	Extension Description	Coverage	Additional Premium
EXT01	Hire & Reward	Sum insured	100% loading
EXT02	Legal Liability to Passenger (LLP)	Limit of liability \$500,000.00 any one accident	\$25.00 per passenger (to follow seating capacity minus driver)
EXT03	Medical Expenses	\$10,000.00(cover insured or authorized driver only)	\$10.00
EXT04	Flood	Sum insured	0.5% of sum insured
EXT06	Personal Accident	\$10,000.00 on Death or Permanent Disablement	\$10.00 per person (to follow seating capacity)
TOW	Towing (Third Party only)	Unlimited towing/roadside assistance	\$20.00
MTR01	Extended Cover	(For comprehensive private use only) Towing/roadside assistance – Unlimited Windscreen – \$500 or up to the amount applied for Excess – \$500 or up to the amount applied for NCD Protection Medical Expenses - \$500 Personal Accident - \$10,000.00	Free – for cover of excess and windscreen up to \$500 From \$13 for cover above \$500

This policy does not cover certain losses, such as;

- Your own death or bodily injury due to motor accident
- Your liability against claims from passengers in your vehicle; and
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.

Other than what stated above, the policy also does not cover whilst the motor vehicle is:

- being used outside Geographical Area. The geographical areas are Brunei, Sabah, Sarawak and Wilayah Persekutuan Labuan) only.
- being used otherwise than in accordance with the “Limitations as to Use”
- being driven by any person who is not an Authorized Driver
- being driven whilst under the influence of intoxicating of liquor or drugs
- being driven without any or with an invalid Vehicle License or Driving License
- being used for any unlawful act(s) or purposes.

Duration of cover normally one year or in accordance with the vehicle license. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

The premium you may need to pay is based on the risk factors such as your vehicle age, make and model, cubic capacity, sum insured and any other factors that may applicable at time of cover issuance.

4. What are the fees and charges that I have to pay?

- Stamp duty BND0.10 and
- When we sell a policy through insurance agent or broker, the insurer pays a percentage of commission from the total premium to the insurance agent or broker.

5. What are some of the important notes that customer should know?

- a) Duty of Disclosure – You must disclose all material facts that you know or ought to know and confirm all the declarations/details are true and correct. Misrepresentation of material facts or non-disclosure of information in connection of the risk to be insured will invalidate the policy.
- b) Duty of Care – You shall take all reasonable care and comply with all reasonable recommendations to prevent loss, damage or liability including to comply with any statutory requirements.
- c) Change in Risk – You must inform the insurer or your agent in writing on any material changes to the insured vehicle so that the necessary amendments are endorsed into your policy.
- d) Sum Insured – You must ensure that your sum insured stated in the Schedule is adequate and not less than the current market of the vehicle. On the other hand, it is also not right to over-insured your vehicle (higher than market value) because insurer will pay sum insured or market value whichever is lesser in the event of total loss.  
If the sum insured stated in the Schedule is less than the amount required to be insured at the time of loss, you are deemed to be self-insuring for the difference. The average condition shall apply in event of a partial claim.
- e) Claim – Upon the happening of an accident which gives rise to a claim, you shall notify us immediately. You should not admit liability, offer, promise or pay to claimant without our written consent.
- f) Policy Excess/Deductible – Is the amount you have to bear before you are being indemnify in the event of a claim.
- g) Policy Renewal – Depending on the circumstances of the loss or claims made during the term of policy, we may review the policy terms and conditions upon renewal or decline renewal.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What do I need to do if there are changes to my contact details?

It is very important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.

7. What happens in the event of cancellation?

You can cancel the policy by giving notice to the Company to cancel this policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. Provided premium has been paid and no claim has been made, the refund premium will be calculated based on our short period rates for the period of the policy which has been in force.

However, in the event that vehicle license has been issued, no cancellation is allowed unless a replacement policy is issued.

8. What is a notice of expiry?  
The notice is a reminder to notify that your policy is due for renewal
9. What happens in the event that insurance agent ceases to operate?  
You may get your insurance needs from any other authorized agent or directly from insurer.
10. What are the documents that I need to submit to apply for this product?  
You will need to submit the duly completed Proposal Form, a copy of IC (for individual) or a copy of Company Registration & For X or Section 16 & 17 (for company), Vehicle Registration Book or Blue Card and/or the previous policy.
11. Where can I get assistance and redress?  
If you have difficulties, you must contact us the earliest possible. You may contact us at:  
Head Office: Units 12 & 13, Block A Regent Square  
Spg 150, Kg Kiarong  
Bandar Seri Begawan BE1318  
Negara Brunei Darussalam  
Fax: (673) 2 454277 Tel: (673) 2 226222, 2233999  
E-mail: [insurance@national.com.bn](mailto:insurance@national.com.bn)
- Branch Office: Unit 20, Block C, Lot 8989  
Jalan Pandan Tujuh, Kuala Belait KA1931  
Fax: (673) 3 342191 Tel: (673) 3 331222, 3 336468  
E-mail: [kb@national.com.bn](mailto:kb@national.com.bn)
- If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer issues, Brunei Darussalam Central Bank via e-mail at [fci@bdcb.gov.bn](mailto:fci@bdcb.gov.bn) or walk-in at their address as follows:  
Financial Consumer Issues  
Brunei Darussalam Central Bank  
Level 7, Ministry of Finance and Economy Building  
Commonwealth Drive BB3910  
Brunei Darussalam  
Tel: (673) 2 380007
12. Where can I get further information?  
Should you require additional information about Motor Protector Insurance, please refer to your servicing Agent or alternatively visit our website at [www.national.com.bn](http://www.national.com.bn). You may also visit us at our Head Office or Branch Office for an assistance.

**IMPORTANT NOTE:**

- a. In the event of an accident, refer to the following Motor Claim Guideline (MCG):
1. Do Not Panic
  2. If NO injuries or fatalities or NOT involving with any of the incidents stated in 3 below:
    - No police report required.
    - Exchange particulars with all parties involved: Name, I/C, Driving License Details, Contact No., Address, Insurance/Takaful details.
    - Take pictures: scene, own vehicle damaged, other damaged vehicle(s).
    - If you need towing services, call Dayang Limah Dan Anak-Anak (DLA) hotline.
    - Tow your damaged vehicle to our authorized workshop
    - Report to NICB within 24 hours or the next working day.
  3. If the accident involved injuries or fatalities, Government of Brunei Darussalam's property, drivers under the influence of alcohol or drugs, hit-and-run, pedestrians or cyclist, exempted special registered vehicles or foreign

registered vehicles:

- Call 993 (Police)
- If you need towing services, call Dayang Limah Dan Anak-Anak (DLA) hotline.
- Tow your damaged vehicle to our authorized workshop
- Report to NICB within 24 hours or the next working day.

4. Dayang Limah Dan Anak-Anak Hotline Numbers: 2234567 / 7180808

- b. **YOU SHOULD ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT. IN THE EVENT OF AN ACCIDENT, YOU MUST REPORT TO YOUR INSURER WITHIN 24 HOURS OR THE NEXT WORKING DAY. YOU ARE ALSO ADVISED TO DEAL WITH AUTHORISED WORKSHOP. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US FOR MORE INFORMATION.**

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on us. The final terms and conditions are as stipulated in the insurance policy after our assessment.