



# #StayPrepared Campaign

## Frequently Asked Questions

### 1. What is #StayPrepared Campaign?

#StayPrepared Campaign (“the Campaign”) aims to create awareness on motor flood cover by offering complimentary flood allowance benefit up to RM1,000 when policyholders purchase motor Special Perils add-on (i.e. Flood cover) in their Motor Comprehensive insurance policy with Tokio Marine Insurans (Malaysia) Berhad (“TMIM”).

The Campaign runs from 16 January 2022 until 31 March 2022 (“Campaign Period”).

### 2. Who is entitled for the campaign?

The Campaign is valid for both new and existing TMIM Motor comprehensive policyholders who purchase motor Special Perils add-on (i.e. flood cover) during the Campaign Period.

New inclusion of motor Special Perils add-on through mid-term endorsement are also eligible, subject to TMIM standard underwriting rules.

The Campaign is applicable to all vehicle classes and all distribution channels.

### 3. What does motor Special Perils add-on cover?

Motor Special Perils add-on extends your basic motor comprehensive insurance policy to cover loss or damage of your vehicle caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature.

### 4. What does flood allowance benefit cover?

In the event of Flood damage to your vehicle, we will pay you an allowance as per the specified benefit limit in the policy schedule.

In the event of flood claim, you must provide us:

- A copy of police report; and
- Photographs of the vehicle and/or any additional documents for verification.

**Flood** refers to overflowing of the bank of a stream, lake or drainage system of water onto adjacent land as a result of storm, tidal action and channel obstruction.

No reinstatement of coverage is allowed upon settlement of claim.

Any claim under this endorsement shall not affect your NCD entitlement.

### 5. How much is the premium for motor Special Perils add-on?

- Private car: 0.2% of vehicle sum insured
- Commercial vehicle (before 19 Jan 2022): 0.5% of vehicle sum insured
- Commercial vehicle (from 19 Jan 2022 onwards): 0.2% of vehicle sum insured
- Motor Trade – Road Risks: 10% of annual premium
- Motorcycle: RM 10 per vehicle.



**6. What is the coverage limit of the complimentary flood allowance benefit?**

- Private car/commercial vehicle: RM1,000
- Motorcycle: RM200

**7. What is the coverage period of the complimentary flood allowance benefit?**

For eligible new and renewal policies, the complimentary flood allowance benefit will be effective from policy effective date until policy expiry.

For those who purchase motor Special Perils add-on through mid-term endorsement, the complimentary flood allowance benefit will be effective from the endorsement effective date until policy expiry.

**8. Is this Campaign applicable to all vehicle models?**

Yes.

**9. I have received a quotation from my intermediary on 5 January 2022, but I have yet to renew my policy, am I still eligible for this Campaign?**

Yes, kindly request your intermediary to include motor Special Perils add-on to enjoy Campaign benefits.

**10. My policy is expiring on 30 April 2022, and I renew my policy with motor Special Perils add-on on 31 March 2022, am I eligible for this Campaign?**

Yes, as we always encourage early renewal.