



Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Car Warranty

Policy

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

Allianz Car Warranty Policy

WHEREAS the **Policyholder** described in this **Warranty**, by a proposal and declaration which shall be the basis of the contract and is deemed to be incorporated herein, has applied to **Allianz General Insurance Company (Malaysia) Berhad (200601015674 (735426V))** (hereinafter called the "**Company**") for the insurance hereinafter contained and the **Policyholder** or the **Insured Person**, as the case may be, has paid or has agreed to pay to the **Company** the premium as consideration for the insurance for the period stated therein.

NOW THIS WARRANTY WITNESSETH that during the **Warranty Period**, the **Company** will, subject to the terms, exclusions, provisos and conditions of and endorsed on this **Warranty**, indemnify the **Policyholder** or the **Insured Person**, as the case may be, against **Loss** to the **Named Vehicle** arising from or in connection to any event that occurs during the **Warranty Period**, in accordance with the benefits stated herein.

Part 1 - Benefits

1.1 Subject to the terms and conditions of this **Warranty**, if a **Covered Component** of the **Named Vehicle** suffers a **Mechanical or Electrical Failure** during the **Warranty Period**, the **Company** shall pay the **Authorised Repairer** the cost of repairing the **Mechanical or Electrical Failure** or replacing the relevant **Covered Component**, where applicable, up to the **Claims Limit**, and subject always to the **Policy Limit** and the following terms:

- (a) the labour cost for the repair or replacement works rendered shall be paid up to the labour rate (quoted by the **Authorised Repairer**) for the number of labour hours prescribed for the repair or replacement works;
- (b) the cost incurred for diagnostic work, measurements, programming, refills and adjustments shall be reimbursed provided they are linked to the repair or replacement of a **Covered Component**; and
- (c) the cost of any value-added tax related to the costs of the **Covered Component** or repair or replacement work as stated above shall only be paid if actually incurred and the **Authorised Repairer** is not entitled to any deduction of input tax.

For the avoidance of doubt, the **Company** shall not be liable for the cost of repairing any **Mechanical or Electrical Failure** or replacing the relevant **Covered Component** during the **No Claim Period** for the **Named Vehicle** which its **Manufacturer's Vehicle Warranty** has expired.

1.2 The components covered by this **Warranty** will depend on the **Plan** chosen as declared to the **Company** by the **Policyholder**.

1.3 If the expected cost of repair of a **Covered Component** exceeds the value of a replacement unit of the **Covered Component** that is usually installed in the relevant **Mechanical or Electrical Failure**, this **Warranty** shall only cover the cost of the replacement unit including the relevant labour cost for the dismantling and installation thereof up to the **Claims Limit**.

1.4 If a **Covered Component** is required to be replaced and the **Policyholder** prefers to use new original parts, the **Company** will only cover the costs of the original equipment manufacturer ("OEM") products or used parts and the additional cost beyond the OEM products or used parts shall be borne by the **Policyholder**.

1.5 This **Warranty** does not provide coverage for any damage or additional costs resulting from repair works on any **Covered Component** that were carried out incorrectly and in such circumstances, this **Warranty** shall only cover the costs as stated in Section 1.3 above which would have been necessary for a professional repair of the **Covered Component**.

Part 2 – Eligibility

2.1 The **Named Vehicle** shall be eligible for coverage under this **Warranty** provided the following conditions are complied with:

- (a) unless stated otherwise, the corresponding motor policy for the **Named Vehicle** must be insured with the **Company**;
- (b) The **Manufacturer's Vehicle Warranty** for the **Named Vehicle** must have expired at the **Purchase Date**;
- (c) The **Named Vehicle's** odometer reading on the **Purchase Date** is provided to the **Company**;
- (d) The **Named Vehicle** must not be used for commercial purposes; and
- (e) The **Policyholder** must ensure proper service and maintenance, including at least the engine and gearbox, are conducted on the **Named Vehicle** within twelve (12) months prior to **Effective Date**.

2.2 For the avoidance of doubt, the age of the **Named Vehicle** shall be calculated as below:

Vehicle Age = Year of **Purchase Date** – Manufacture Year of **Named Vehicle**

2.3 The **Named Vehicle** must fall within one (1) of the categories for the items listed below:

(a) Make Group:

- (i) Group A - Honda, Hyundai, Kia, Mazda, Mitsubishi, Nissan, Perodua, Proton, Subaru, Suzuki and Toyota
- (ii) Group B - Ford, Chevrolet, Peugeot, Citroen, Renault, Volkswagen, Volvo, Audi, BMW, Lexus, Mercedes and MINI

(b) Vehicle Age, Mileage and Engine CC Tier:

- (i) Tier 1 criteria:
 - Vehicle Age up to six (6) years;
 - Mileage reading of not more than one hundred and sixty thousand kilometres (160,000km); and
 - Engine Cubic Capacity (CC) not more than 3000 CC.
- (ii) Tier 2 criteria:
 - Vehicle Age up to twelve (12) years;
 - Mileage reading of not more than two hundred thousand kilometres (200,000km); and
 - Engine Cubic Capacity (CC) not more than 3000 CC.

Part 3 – Exclusions

3.1 This **Warranty** does not cover repairs or replacement of the following components and costs:

- (a) glass, housing and illuminants of headlights, taillights, stop lights and flashing lights;
- (b) clutch including clutch linings, clutch basket, slipper clutch, clutch controller and clutch cable;
- (c) brake disc, brake pads, brake drums, filters and spark plugs;
- (d) battery, drive belts, tooth belts, drive chains, chain wheel, cog, belt and chain drives;
- (e) brake lining, brake shoes, hub bearings;

- (f) alignment and correction of frame and cladding parts;
 - (g) tyres;
 - (h) any costs that are not directly related to the repair of the **Mechanical or Electrical Failure** of the **Covered Component** including any costs incurred for the towing or recovery of the **Named Vehicle**, accommodation or meals arising from the **Mechanical or Electrical Failure** of the **Covered Component**, costs for the rental of a replacement vehicle or compensation for loss of use or any delays whatsoever; and
 - (i) any costs for parts, components or operating fluids which are scheduled for replacement due to their age, service life or mileage at the time when the **Mechanical or Electrical Failure** occurred, costs for wheel alignment, or costs for software updates or system releases.
- 3.2 Additionally, this **Warranty** does not cover any loss, damage, liability or costs directly or indirectly caused by or contributed to or arising from or as a consequence of the following circumstances:
- (a) any alterations or modifications to the original design of the **Named Vehicle** (e.g. turning or alternative drive technologies) not approved by the manufacturer;
 - (b) the use, fitting or installation of any third party parts or accessories that are not approved by or do not conform with the manufacturer's specifications or modification of a component from the manufacturer's specification;
 - (c) the use of lubricants or operating fluids that are not approved by the manufacturer or are contaminated, or the use of incorrect fuels;
 - (d) leakage or loss of lubricants or operating fluids, or incorrect fuels;
 - (e) improper use of the **Named Vehicle**, use of the **Named Vehicle** in another way than in accordance with the manufacturer's standards as set out in the owner's manual, prolonged periods of non-use of the **Named Vehicle**, or by overloading the **Named Vehicle** such as exposing the **Named Vehicle** to axle loads and/or trailer loads higher than those permitted by the manufacturer;
 - (f) where the **Named Vehicle** is used in speed-timed events, racing, competitions, rallies, motor sporting events or practice for these events or of a purpose for which it is not licensed;
 - (g) the use of any **Covered Component** clearly in need of repair, unless such **Covered Component** had been at least provisionally repaired by a qualified professional before the **Mechanical or Electrical Failure** occurred;
 - (h) oxidation, corrosion or water inlet defect;
 - (i) damage to a **Covered Component** caused by or resulting from an accident (a sudden external event directly impacting the **Named Vehicle** with mechanical force);
 - (j) wilful or malicious acts, especially theft, unauthorised use, robbery, vandalism, misappropriation or other criminal acts or any other use that is in contravention with the applicable law;
 - (k) **Mechanical or Electrical Failure** caused by or involving a direct external impact, such as storms, hail, lightning strike, earthquake or flooding;
 - (l) damage resulting from fire or explosion;
 - (m) loading beyond the specified **Named Vehicle** weight rating or losses that would be covered under a motor insurance policy;
 - (n) seizure of the **Named Vehicle** or other sovereign interventions;
 - (o) acts of war of any kind, invasion, revolution, civil war, civil unrest, strikes or terrorism;
 - (p) nuclear energy, nuclear radiation or radioactive substances;
 - (q) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
 - (r) damage to the **Covered Component** by animals of any kind;
 - (s) data tampering or manipulation (hacking and cyber-attacks);
 - (t) slight irregularities of any **Covered Component** not recognised as affecting quality or function of the **Named Vehicle** or **Covered Component** such as noise, vibration, optical faults, and defects appearing only under particular or irregular operations;
 - (u) where the **Named Vehicle** is not serviced in accordance with the service requirements of the manufacturer, abuse or the continued use of the **Named Vehicle** after a fault with a **Covered Component** has become evident;
 - (v) claims where the **Mechanical or Electrical Failure** or fault causing the **Mechanical or Electrical Failure** was evident prior to the expiry of the **Manufacturer's Vehicle Warranty**;
 - (w) **Mechanical or Electrical Failure** that is a direct result of a mechanical or structural defect when the manufacturer has announced a manufacturer's recall for the purpose of correcting such a defect; and
 - (x) a breakdown of a non-covered component as specified in this section resulting from a breakdown of a **Covered Component**.
- 3.3 This **Warranty** also does not provide any coverage where the **Mechanical or Electrical Failure** should be indemnified by a third party in its capacity as an insurer, manufacturer, seller, importer or supplier under a repair contract, statutory or contractual warranty or any other warranty commitment (including any commitments of goodwill).

Part 4 – Conditions

4.1 Service and Maintenance

- (i) Any service and maintenance appointments during the **Warranty Period** must be carried out at an **Authorised Repairer** or a **Franchise Workshop**.
- (ii) The **Named Vehicle** must be maintained in accordance with the manufacturer's prescribed and recommended maintenance and service schedule, with the work being carried out in time by the **Authorised Repairer** or **Franchise Workshop**. All service records and invoices for the **Named Vehicle** shall be made available to the **Company** upon its request.
- (iii) If the odometer of a **Named Vehicle** is defective or is replaced, this must be properly documented by the **Authorised Repairer** or **Franchise Workshop** with a statement of the correct mileage at that time.

- (iv) The **Named Vehicle** must be serviced at least once a year and serviced in accordance with the servicing requirements as required by the **Named Vehicle's** manufacturer.
- (v) The manufacturer's recall campaigns and other prescribed actions of the manufacturer for the **Named Vehicle** must be complied with at all times.
- (vi) All **Covered Components** must be in working condition (free from any defects) prior to inception of coverage under this **Warranty**.
- (vii) If any additional information is provided that may impact the experience or the above assumptions, the **Company** reserves the right to adjust the net premiums accordingly.
- (viii) The **Company** reserves the right to modify the **Premium** payable if program benefits or coverage developed and finalised under this **Warranty** is different from the **Company's** assumptions.

4.2 Condition Precedent to Liability

The due observance and fulfilment of the terms and conditions of this **Warranty** insofar as they related to anything to be done or not to be done by the **Policyholder** or **Insured Person** or his/her legal representative shall be conditions precedent to any liability of the **Company** to make any payment under this **Warranty**.

4.3 Notice

Every notice or communication to be given or made under this **Warranty** by the **Policyholder** or their respective legal personal representatives shall be delivered in writing to the Head Office or any Branch Office of the **Company**.

4.4 Misstatement or Omission of Material Fact

If the coverage under this **Warranty** is provided based on any proposal or declaration that is untrue in any respect or if any material fact affecting the risk is incorrectly stated therein or omitted therefrom or if this **Warranty** shall have been obtained through any misstatement, misrepresentation or suppression or if any false declaration or statement shall be made in support thereof, then in any of these cases this **Warranty** shall be voidable. Similarly, if any claim made by the **Policyholder** or **Insured Person** is fraudulent or exaggerated, the coverage provided under this **Warranty** shall be voidable.

4.5 Premium Payment

The **Premium** due under this **Warranty** as notified by the **Company** to the **Policyholder** or the **Insured Person**, as the case may be, must be paid to the **Company** within (30) thirty days from the date of the invoice which is issued to the **Policyholder** or the **Insured Person**, failing which this **Warranty** or the relevant **Warranty Certificate**, as the case may be, is automatically cancelled.

4.6 Claims

- (i) All claims must be notified to one of **Company's Authorised Repairers** within thirty (30) days from the date of loss.
- (ii) The **Policyholder** or **Insured Person**, as the case may be, shall produce for the **Company's** examination all relevant documents at such reasonable times and shall co-operate with the **Company** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the **Policyholder's** or **Insured Person's** claim.

4.7 Review & Alterations

- (i) The **Company** reserves the right to review the terms and conditions of this **Warranty** and such alteration of this **Warranty** shall only be valid if authorised by the **Company** and endorsed hereon.
- (ii) Any alteration shall take effect from the next renewal of this **Warranty** and the **Company** shall give thirty (30) days prior written notice to the **Policyholder** according to the last recorded address before any alteration is to take effect.

4.8 Termination

- (i) Termination by the **Policyholder**

- (a) Where this **Master Warranty** is issued to a **Policyholder**

If the **Policyholder** gives notice to the **Company** to terminate this **Master Warranty**, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. In the event of termination of the **Master Warranty**, the **Warranty Certificate** issued to the **Insured Person** pursuant to the **Master Warranty** prior to the termination of the **Master Warranty** shall continue to subsist and shall expire on the last date of the **Warranty Period** as stated in the respective **Warranty Certificate**. No premium shall be refunded to the **Policyholder** or the **Insured Persons**, as the case may be.

- (b) Where this **Warranty** is issued to a **Policyholder** who is also the registered owner of the **Named Vehicle**

If the **Policyholder** gives notice to the **Company** to terminate the **Warranty** issued to him or her, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. For the avoidance of doubt, the **Premium** paid in relation to the **Named Vehicle** beyond the date of termination of such **Warranty** shall be refunded to the **Policyholder** on a pro rata basis provided always that no claims have been paid during the **Warranty Period** then subsisting.

- (ii) Termination of **Warranty Certificate** by **Insured Person**

If an **Insured Person** covered under a **Master Warranty** gives notice to the **Company** to terminate his/her **Warranty Certificate**, such termination shall become effective on the date the notice is received by the **Company** from the **Insured Person** or on the date specified in such notice, whichever is the later. In the event premium has been paid for any period beyond the date of termination of the individual **Warranty Certificate** of an **Insured Person**, the **Premium** paid in relation to the **Named Vehicle** beyond the date of termination of such **Warranty Certificate** shall be refunded to the **Insured Person** on a pro rata basis provided always that no claims have been paid during the **Warranty Period** then subsisting.

- (iii) Termination by the **Company**

The **Company** may give notice of termination of this **Warranty** or an individual **Warranty Certificate** by registered post to the **Policyholder** or **Insured Person**, as the case may be, at their last known address if there is a breach of any of the obligation under this **Warranty** or the **Warranty Certificate**, pursuant to Section 4.4 (Misstatement or Omission of Material Fact) or by order of regulatory or governmental authorities. The **Company** shall give its notice of termination by registered post to the **Policyholder** or the **Insured Person**, as the case maybe, at their respective last known correspondence

address in Malaysia. Such termination shall become effective thirty (30) days following the date of such notice.

Where the **Company** terminates this **Master Warranty**, the **Warranty Certificate** issued to an individual **Insured Person** prior to the termination of this **Warranty** shall continue to subsist and shall expire on the last date of the **Warranty Period** as stated in the respective **Warranty Certificate**.

(iv) Automatic Termination

(a) Individual **Warranty**:

This **Warranty** issued to **Policyholders** who are the registered owners of their respective **Named Vehicles** shall lapse/terminate at 11.59pm (standard Malaysian time) on the **Expiry Date**.

(b) **Master Warranty/Warranty Certificate**:

Unless renewed for a subsequent period as agreed by the **Company** and the **Policyholder**, this **Master Warranty** shall lapse/terminate at 11.59pm (standard Malaysian time) on the last day of the **Master Warranty Period** as stated in the **Warranty Schedule**. Notwithstanding this, the **Warranty Certificates** issued to the **Insured Persons** prior to the expiry of the **Master Warranty** shall continue to subsist and shall expire on the **Expiry Date** accordingly.

(v) Termination in event of total loss or theft of the **Named Vehicle**

Where a **Named Vehicle** suffers a total loss or is stolen during the subsistence of its **Warranty Period**, the **Policyholder** or **Insured Person**, as the case may be, may give notice to the **Company** to terminate the **Warranty** issued for such **Named Vehicle** and the **Premium** paid in relation to the **Named Vehicle** for the period beyond the date of termination of such **Warranty** shall be refunded to the **Policyholder** or the **Insured Person**, as the case may be, on a pro rata basis provided always that the **Company** has not paid any claims under this **Warranty** in respect of such **Named Vehicle** and subject to the **Company's** receipt of documentary evidence of the total loss or theft of the **Named Vehicle**. The termination shall become effective on the date the notice of termination is received or on the date specified in such notice, whichever is the earlier.

4.9 Sale/Transfer of Ownership

In the event the owner of the **Named Vehicle** shall have disposed of the **Named Vehicle** as specified in the **Warranty Schedule** or **Warranty Certificate**, as the case may be, either by sale or transfer of ownership, the coverage under this **Warranty** for the **Covered Component** of the **Named Vehicle** shall continue to be in force provided always that the **Company** is provided with the relevant documents evidencing the sale or transfer of ownership of the **Named Vehicle**.

4.10 Territorial Limit

The coverage under this **Warranty** shall be provided to the **Named Vehicle** anywhere in Malaysia only.

4.11 Duty of Disclosure

(i) **Consumer Contract (where the Warranty is applied for in relation to purposes unrelated to the Policyholder's trade, business or profession)**

This **Warranty** is issued in consideration of the payment of **Premium** as specified in the **Warranty** and any other

disclosures made by the **Policyholder** and/or **Insured Person** between the time the **Policyholder** and/or **Insured Person** applies for this **Warranty** and the time this contract is entered into. The answers and any other disclosures given by the **Policyholder** and/or **Insured Person** shall form part of this contract of insurance between the **Policyholder** and/or **Insured Person** and the **Company**. However, in the event of any pre-contractual misrepresentation made in relation to the **Policyholder's** and/or **Insured Person's** answers or in any disclosures given by the **Policyholder** and/or **Insured Person**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

(ii) **Non-Consumer Contract (where the Warranty is applied for in relation to purposes related to the Policyholder's trade, business or profession)**

This **Warranty** is issued in consideration of the payment of **Premium** as specified in the **Warranty** and any other disclosures made by the **Policyholder** and/or **Insured Person** between the time the **Policyholder** and/or **Insured Person** applies for this **Warranty** and the time this contract is entered into. The answers and any other disclosures given by the **Policyholder** and/or **Insured Person** shall form part of this contract of insurance between the **Policyholder** and the **Company**. In the event of any pre-contractual misrepresentation made in relation to the **Policyholder's** and/or **Insured Person's** answers or in any disclosures made by the **Policyholder** and/or **Insured Person**, it may result in avoidance of the **Policyholder's** and/or **Insured Person's** contract, refusal or reduction of the claim(s), change of terms or termination of this **Warranty**.

(iii) The **Policyholder** and/or **Insured Person** also has a duty to tell the **Company** immediately if at any time, after this **Warranty** has been entered into, varied or renewed with the **Company**, any of the information given for this **Warranty** is inaccurate or has changed.

4.12 Consent to Use Personal Data

(i) The **Policyholder** represents and warrants that if it submits information relating to the **Insured Person** or other individuals to the **Company**, that it has the authority to provide information relating to such individuals, that it has informed such individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the **Company**, and that the **Policyholder** or other individuals agree and consent that the **Company** may collect, use, disclose and process the personal information (whether obtained during the application process or administration of this **Warranty**) in accordance with the **Company's** Privacy Notice as published from time to time at <https://www.allianz.com.my/personal/privacy-statement.html>.

(ii) General Data Protection Regulation ("GDPR")
If any **Insured** wishes to exercise their GDPR rights, the **Policyholder** shall inform the **Insured** to write to the **Company** at privacy@allianz.com.my in order for the **Company** to assess and comply with the EU Privacy Law – GDPR.

4.13 Applicable Tax

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this **Warranty**, the **Company** will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this

Warranty on payment of premiums and default hereof shall apply equally to the Applicable Tax.

4.14 Sanction Notice Pursuant to Allianz Standards on Anti-Money Laundering, Countering Financing of Terrorism, Countering Proliferation Financing and Targeted Financial Sanctions

The **Company** shall from time to time conduct sanction screening on the **Policyholder**, **Insured Person** and any personal representatives, trustees, beneficiaries and other persons who are entitled to claim or receive any monies or benefits under this **Warranty**, directly or indirectly, and any beneficial owner thereof. The **Company** shall not be deemed to provide cover or be liable to refund any premium received, pay any claim or provide any benefit under this **Warranty** to the extent that the provision of such cover, refund of premium, payment of such claim or provision of such benefit would expose the **Company** or our personnel to any risk of or actual fine, punishment, sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of Malaysia, the European Union, United Kingdom or United States of America.

4.15 Governing Law

This **Warranty**, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto. No action at law or in equity shall be brought to recover on this **Warranty** prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this **Warranty**.

Part 5 – Definitions

Authorised Repairer means an authorised repairer engaged in the business of providing relevant repair or replacement services following a **Mechanical or Electrical Failure** of the **Covered Component** with respect to this **Warranty**, as approved by the **Company**.

Claims Limit means the maximum amount the **Company** may pay for each claim as more particularly stated on the **Warranty Schedule** or the **Warranty Certificate**, as the case may be, and is inclusive of sales and service tax ("SST"). The maximum amount shall be RM10,000 per claim and RM50,000 in aggregate per vehicle.

Covered Component means mechanical and/or electrical components of the **Named Vehicle** more particularly listed in the **Warranty Schedule** except for those specifically excluded under Part 3 above.

Effective Date means the date the coverage under this **Warranty** commences as more particularly stated in the **Warranty Schedule** or the **Warranty Certificate**, as the case may be.

Expiry Date means the date the coverage under this **Warranty** expires particularly stated in the **Warranty Schedule** or **Warranty Certificate**, as the case may be.

Franchise Workshop means a repair workshop which is under a part of a larger network or brand that is owned by a franchisor.

Insured Person means the registered owner of the **Named Vehicle** provided in the **Warranty Schedule** or **Warranty Certificate**, as the case may be, issued by the **Company**.

Manufacturer's Vehicle Warranty means the original warranty for the **Named Vehicle** provided by the manufacturer of the **Named Vehicle** covering the mechanical and electrical components of the **Named Vehicle** (excluding additional warranties which the manufacturer may provide such as tyre, battery, corrosion and perforation warranties).

Master Warranty means the policy issued by the **Company** to a **Policyholder** in respect of the **Warranty** for the benefit of the **Insured Person** read together with the **Warranty Schedule** or **Warranty Certificate**.

Master Warranty Period means the period as stated in the **Warranty Schedule** issued pursuant to a **Master Warranty**.

Mechanical or Electrical Failure means the sudden or unforeseen failure of a **Covered Component** affecting the functionality of a **Covered Component**, excluding any failure due to **Normal Wear and Tear**.

Named Vehicle means the vehicle more particularly described in the **Warranty Schedule** or **Warranty Certificate**, as the case may be.

No Claim Period means the period the **Named Vehicle's** odometer reading records the first 500km travelled calculated from the odometer reading recorded at the **Effective Date**. However, if such 500km travelled is recorded within the first thirty (30) days of the **Effective Date**, the **No Claim Period** will be deemed as thirty (30) days from the **Effective Date**.

Normal Wear and Tear means the gradual reduction in operating performance of a component, having regard to the age of the **Named Vehicle** and the total distance the **Named Vehicle** has travelled and includes corrosion and rust.

Plan means **Plan** under this **Warranty** for **Covered Components** more particularly listed in the **Warranty Schedule**.

Policyholder means a person, or a corporate body as described in the **Warranty Schedule** or **Warranty Certificate**, as the case may be, to whom this **Warranty** has been issued in respect of cover for the **Insured Person**.

Policy Limit means the conditions under which coverage is valid. Where the **Named Vehicle** qualifies for Tier 1 under the Vehicle Age, Mileage and Engine CC Tier (as defined under Section 2.3), the **Policy Limit** is twelve (12) months from the **Policy Effective Date** or whenever the odometer reading reaches one hundred and eighty thousand (180,000) kilometres, whichever comes first. Where the **Named Vehicle** qualifies for Tier 2 under the Vehicle Age, Mileage and Engine CC Tier, the **Policy Limit** is twelve (12) months from the **Policy Effective Date** or whenever the odometer reading reaches twenty-two hundred thousand (220,000) kilometres, whichever comes first.

Premium means the amount that the **Company** requires to be paid as premium for the relevant coverage under this **Warranty**.

Purchase Date means the date the coverage under this **Warranty** is purchased for a **Named Vehicle** as declared to the **Company** by the **Policyholder**.

Warranty means this document, the **Warranty Schedule** or a **Warranty Certificate** where the details of the benefits including the relevant particulars of the **Policyholder** and **Insured Person** are stated, and all endorsements attached to this **Warranty** (if any).

Warranty Certificate means the certificate issued to the registered owner of the **Named Vehicle** pursuant to this **Warranty**.

Warranty Period means the period commencing on the **Effective Date** and expiring on the **Expiry Date** as stated in the **Warranty Schedule**.

Warranty Schedule means the schedule annexed hereto.

Lodging of Complaints

We are committed to maintaining high levels of service, honesty, integrity and trustworthiness. If you have any reason to be dissatisfied with any of our products or services, we would like to hear from you. Your feedback is very important to us as we are always looking for ways to improve and serve you better.

To provide us with your feedback, you may contact us via the following channels:

Write to:

Customer Feedback Centre, Allianz Arena, Ground Floor Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.



1 300 22 5542



customer.service@allianz.com.my



allianz.com.my

Avenues to Seek Redress

You may submit your complaint to the Financial Markets Ombudsman Service (FMOS) if you are not satisfied with our final response or decision, and if your complaint is within the scope of the FMOS as well as a monetary limit of RM250,000.

FMOS can be contacted at the following address:

Financial Markets Ombudsman Service (Company No: 200401025885)
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.



03 2272 2811



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If your complaint does not fall within the purview of FMOS, you may refer your complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following:

Mailing Address:

BNMLINK
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

BNMLINK Office:

4th Floor, Podium Bangunan AICB
No. 10, Jalan Dato' Onn
50480 Kuala Lumpur



1 300 88 5465
03 2174 1717 (Overseas)



03 2174 1515 (Fax)



bnm.gov.my (Website)
bnm.gov.my/livechat (Live Chat)
bnmlink.bnm.gov.my (eLINK Form)

For physical visits, BNMLINK will receive visitors by appointment only. The public may request for an appointment through eLINK Form or by telephone.

You may check with our Customer Feedback Center on the types of eligible complaints handled by FMOS or BNM before submitting your complaint.

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Customer Service Center

Allianz Arena, Ground Floor, Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

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