

# A drive for greater benefits

## Insurer's new car policy offers convenience, savings for families

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MALAYSIAN drivers now have access to a comprehensive car insurance policy that offers all-round, on-the-road protection as well as convenience and savings for them and their families.

Insurer AIA General Bhd has introduced its first flagship product — Family Drive — which has a host of benefits, including several one-of-a-kind ones.

It is the first car insurance in the country to offer a family premium discount of 5% if two or more cars (up to a maximum of four) in the family are insured under the same household.

As comprehensive car insurance coverage, it provides the usual protection for loss or damage to the car due to fire, theft or accident.

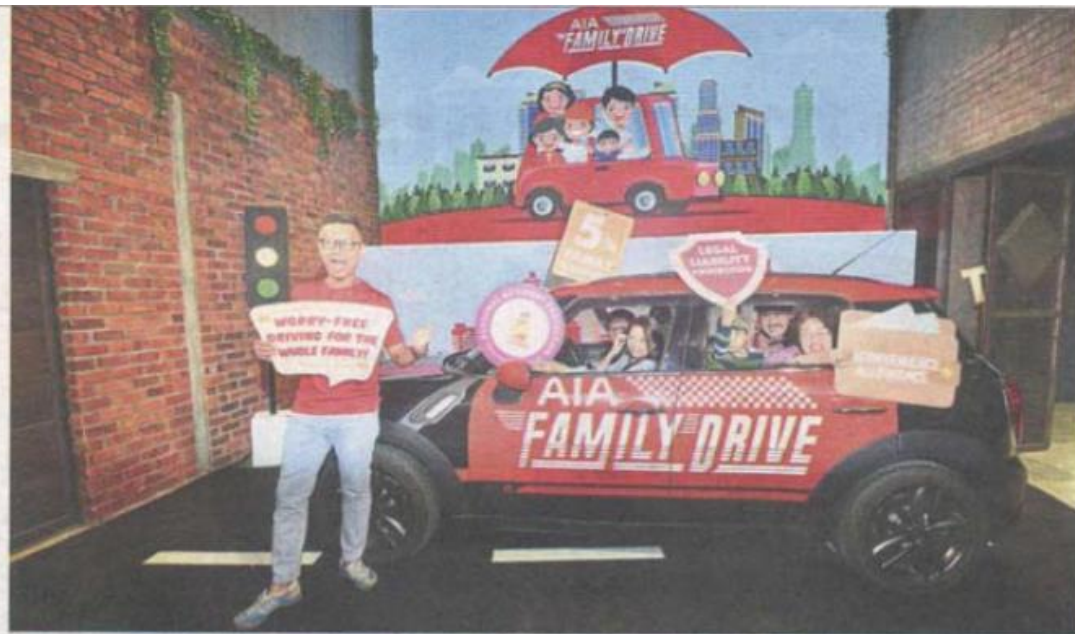
Its personal accident protection ensures that anyone travelling in the insured car is automatically covered up to RM250,000.

In addition, it gives protection against legal liability for third party injury, death and property loss for everyone travelling in the car, as well as automatic coverage for all authorised drivers without additional cost.

Other benefits for customers include an "Inconvenience Allowance" of RM600 per accident if their car is being repaired in the workshop — the highest in the market, according to the insurer.

On top of that, AIA Roadside Assist supplies customers with an array of value-added services such as battery and tyre replacement and vehicle towing, 24/7.

Customers can request for assistance with their police report and will be provided with e-hailing



Chang (standing) launching the Family Drive car insurance in Petaling Jaya. — RAJA FAISAL HISHAN/The Star

vouchers to help them and their family get home safely after the accident.

In terms of savings, excess waiver is granted if customers repair their car at an AIA panel workshop, with the total repair cost borne by the insurer.

At the AIA Family Drive media launch held at The Gasket Alley in Petaling Jaya, AIA General Bhd chief executive officer Eric Chang in his welcome speech and product presentation, said, "We want to be admired for coming up with innovative solutions.

"Malaysians are very family-oriented and love their cars and we want to make sure our products suit their needs and lifestyle changes.

"Family Drive is a customer-centric solution and it has benefits that are on par with the market," he added.

Chang said that they interviewed 118 customers for market research and identified their "pain points" to come up with the new car insurance benefits.

In a question-and-answer session with the media, Chang shared that customers could buy the car insurance through AIA agents, visit its offices or go to its website for quotations.

"They can buy it directly online later," he said, adding that the car insurance involved only annual payments.

He said the insurer would guide customers if they wanted to

include any optional add-on benefits to further enhance their coverage.

With the "Agreed Value" feature, customers can protect themselves against the depreciation value of their car by setting an agreed coverage amount when purchasing the policy.

The waiver of "Betterment Cost" feature ensures that customers are covered for the full cost of new original parts for their car with no extra procedure or paperwork upon claims.

Additionally, customers can opt for the "Natural Disaster (Special Perils) feature that protects their cars against loss or damage caused by flood, storm, landslide or other acts of nature.