

Terms & Conditions

1. The vehicle must be insured with a comprehensive motor insurance policy for Recommended Sum Insured based on the valuation figures provided by Red Book Automotive Data Services (M) Sdn Bhd, ISM Insurance Services Malaysia Berhad or SNK Klasik Sdn Bhd.
2. The Vehicle Purchase Price refers to the on-the-road price, excluding the amount paid to purchase the optional accessories.
3. This insurance shall prevail only throughout the territory of Malaysia, Singapore and Brunei.
4. The period of coverage will be effective from the policy inception date until expiry date as stated in the Schedule or upon payment of a valid claim.
5. In the event of a Total Loss, and subject to the conditions and exclusions set out in this policy, the claims will be paid up to maximum amount of RM140,000.
6. This policy excludes Total Loss of any nature arising directly or indirectly, in which or in part, due to any misuse, act or omission which is wilful or unlawful on the Policyholder's part.
7. All claims must be made in writing and submitted to RHB Insurance Berhad within thirty (30) days after the settlement of the motor insurance claim.
8. You may cancel this policy by giving a written notice within fifteen (15) days of free-look period from the date of this policy issued and shall be entitled to a refund of the full premium paid.

Notice of termination being served after the free-look period, the premium will be refunded based on a pro-rata basis by reference to the period the cover is provided, subject to a 25% minimum retention amount.

No refund of premium shall be due on cancellation if a claim has been made under this policy.

9. You are deemed to have read and understand the contents of this policy which are detailed in www.tcibs.com.my.



TC GAP Protector

TC GAP Protector provides cover for the financial shortfall between the amount received from the Comprehensive Motor Insurance Policy and the vehicle purchase price in the event of Total Loss from damage, fire or theft.



Total **NEW** for Total Loss



TC Contact Centre Services Sdn Bhd (1058018-A)
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Website : www.tcibs.com.my

For enquiry / assistance, please call : **1800-88-8185**

This insurance plan is underwritten by RHB Insurance Berhad (38000-U)