



Motor Insurance

A man wearing a straw hat and a blue checkered shirt is smiling while driving a car. The car's interior, including the steering wheel and dashboard, is visible. A large red diagonal graphic element is overlaid on the right side of the image.

Protection for e-hailing and beyond

AXA SmartDrive - Sharing

Kick-start your journey as an e-hailing driver with 24/7 comprehensive protection and absolute peace of mind.



AXA SmartDrive – Sharing empowers you with 24/7 comprehensive protection so that you can kick-start your journey as an e-hailing driver with an absolute peace of mind.

What is AXA SmartDrive - Sharing?

It is an add-on coverage to comprehensive private motor insurance that provides e-hailing driver like you, your vehicle and other third party road users with an all-in-one 24/7 protection whether you are driving for e-hailing services or private usage when you are off-duty.

Why should e-hailing drivers get AXA SmartDrive - Sharing?

Conventional comprehensive private motor insurance DOES NOT cover your e-hailing services because e-hailing vehicles are classified as public service vehicles in Malaysia.

What does AXA SmartDrive - Sharing cover?

		AXA SmartDrive	AXA SmartDrive - Sharing
		Comprehensive Private car	E-Hailing Add-On
		For Private Use	For E-Hailing
			For Private Use & E-Hailing
Loss or Damage to your own car		✓	✗
Liability to Third Party		✓	✗
Legal Liability to/of Passenger		Add-On is Available	✗
Driver Personal Accident with:		Add-On is Available	✓
Benefits Per Person	Limit (RM)		
Accidental Death	10,000		
Permanent Total Disablement	10,000		
Loss of both hands or both feet	10,000		
Loss of sight of both eyes	10,000		
Loss of one eye and one hand or one foot	10,000		
Loss of one hand or one foot	5,000		
Loss of sight of one eye	5,000		
Medical Expenses	500		

What else do you get with AXA SmartDrive - Sharing?

- Fast forward your claims in 5 working days
 - Get your claims approved in 5 working days upon full submission of documents. (for normal damage repairs only)
- AXA SmartDrive Assistance Plan**

AXA SmartDrive Assistance Plan (ASAP) is a roadside assistance program that provides a host of benefits and services for you free when you insure your car with **AXA SmartDrive - Sharing**. Amongst the benefits of ASAP are:

 - 24 hours hotline service **1-800-88-1033** for immediate advice, assistance and general claim information
 - Towing services when your car meets with an accident or breakdown
 - 6 months repair warranty and many more

How to sign up for AXA SmartDrive - Sharing?

For more information, call your agent or our Customer Service Hotline: **(603) 2170 8282**. Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays) or e-mail us at **customer.service@axa.com.my**

Frequent Questions and Answers

- **How much additional premium do I have to pay for **SmartDrive - Sharing** if I am an existing **SmartDrive Enhanced Private Car** policy holder?**
The additional premium will be based on your **SmartDrive Enhanced Private Car** basic premium after NCD. You may contact your AXA agent or our Customer Service Hotline (+603 2170 8282) to request for a quotation.
- **If I have extended windscreen, radio/CD/multimedia system, strike/riot and flood/landslide coverage in my existing **SmartDrive Enhanced Private Car** policy, do I need to extend the coverage for E-hailing services under **SmartDrive - Sharing**?**
No, any benefit(s) that is opted in your **SmartDrive Enhanced Private Car** policy will be extended to E-hailing services automatically.
- **Can I increase the Sum Insured for Driver Personal Accident?**
The Personal Accident limit is fixed under **SmartDrive - Sharing**. However, if you need any additional insurance coverage, you may opt for our **Driver's & Passengers' Personal Accident**.
- **My existing **SmartDrive Enhanced Private Car** policy is extended to cover Legal Liability to Passenger. Since **SmartDrive - Sharing** provides cover for Legal Liability to Passenger, shall I still opt for the coverage?**
Since **SmartDrive - Sharing** provides protection to both E-Hailing & private usage, you are not required to extend Legal Liability to Passenger under your existing policy.
- **How to know more about **AXA SmartDrive Assistance Plan**?**
An **AXA SmartDrive Assistance Plan** booklet describing full details of its services with a list of participating motor workshops will be given to you together with your policy.
- **Who is **AXA Affin General Insurance Berhad**?**
AXA Affin General Insurance Berhad is a licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world's leading insurer. In Malaysia, we are a member of the Affin Group, a leader in financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

Note: All premiums are subject to 6% Service Tax.



www.axa.com.my

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