



ALL IN. SIMPLY SMART.
BMW Financial Services



BMW PROTECTION+ /
BMW PROTECTION INSURANCE.

WHAT IS ULTIMATE PROTECTION INSURANCE?



Accidental Death / Total Permanent Disablement

COMPLIMENTARY BMW PROTECTION+ / BMW PROTECTION

THE ESSENTIAL PROTECTION FOR YOU AND YOUR BMW.



Accidental Death / Permanent Disablement benefit

This covers accidental death / total permanent disablement of insured / driver and passengers due to motor vehicle accident in the Named Vehicle only.

Vehicle Break-in



In the event of loss or damage to your Personal Effects due to break-in/robbery when you are in the vehicle, we will pay you the expenses incurred in repairing or replacing of Smart Tag, Touch n Go Card, NRIC, driver's license, credit/charge cards, access cards, Eye glasses, hand phone, wallets, purses, keys, shoes, camera and laptop.

(Policy report is to be lodged within 24 hours)



Hire Purchase Loan Repayment

In the event of accidental death or permanent disablement of the Insured and the vehicle is purchased by way of hire-purchase, this benefit will pay to the Financier directly, up to 6 months of the HP Loan monthly repayments subject to the limit as stated in the schedule. This coverage is 24 hour a day irrespective whether he/she is in the vehicle or not.



Guaranteed Asset Protection (GAP Benefit)

In event of total loss or theft claim, we will pay the financial shortfall between the outstanding HP loan amount and the sum payable under the existing motor policy.



Key Care

Reimburses the expenses of replacing car keys (1 set) in event of car keys are stolen or broken due to snatch theft or house break-in. (Policy report is to be lodged within 24 hours)

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Special Relief



In event of total loss or theft to the Named Vehicle, we will pay a lump sum of special relief compensation.

(Policy report is to be lodged within 24 hours, the Named Vehicle must be insured under a Private Car Comprehensive Motor Policy or Third Party Fire & Theft Motor Policy)

Rim



Covers the cost of repairs or replacement of the damaged rim if the rim of the vehicle is accidentally physically damaged or warped due to blowout or due to being driven over potholes, curbs, or other road debris. This benefit shall not apply if the damage is covered by Motor policy.



Compassionate Flood Cover

In the event of damage to your vehicle due to flood, we will pay the costs of repairs to the vehicle.

Scratch & Dent (up to)



Covers in the event of damage to the Named Vehicle due to minor accidental scratches and dents to the external body panels of doors, boot and bonnet. Pays the actual expenses incurred in repairing the Named Vehicle, covers scratches not exceeding 150mm in length and 3mm in depth or dents not exceeding 150mm in diameter and within a single body panel.

Each valid claims is subject to 20% deductible of the claims amount. Where the damage due to scratch and dent is already covered by an existing motor policy, this benefit shall not apply.



BENEFITS OF EACH COVERAGE.

COVERAGES	BMW Protection+ Max Limit (MYR)	BMW Protection Max Limit (MYR)
Purchase Type	New	Demo / Pre-Owned
Accidental Death or Total Permanent Disability (per person, incl. passengers)	100,000	100,000
Key Care	1,000	1,000
Personal Effects Coverage due to Vehicle Break-In	3,000	3,000
Special Relief	10,000	10,000
Compassionate Flood Cover	30,000	30,000
Rim	3,000	3,000
GAP Insurance	10,000	10,000
Hire Purchase Loan Repayment (max 6 months, monthly instalment up to)	2,500	2,500
Scratch & Dent (with 20% deductible)	3,000	N/A



BMW Protection+ Master Policy Wording



BMW Protection Master Policy Wording

Terms and conditions apply.
BMW Protection+ / BMW Protection is BMW Ultimate Protection Insurance (UPI) underwritten by Allianz General Insurance Company (Malaysia) Berhad 200601015674(735426-V).