



## Frequently Asked Questions

### 1. What is AutoMaster, and why do I need it?

AutoMaster is a Comprehensive Car Insurance that provides financial protection for your vehicle against damages or losses caused by accidents, theft, natural disasters, and other covered events. You can also opt to add coverage for both third-party liability and extended Personal Accident insurance for both the driver and the passenger/s.

### 2. What does motor car comprehensive insurance typically cover?

AutoMaster covers damages to your vehicle caused by accidents, theft, fire, vandalism, natural disasters, and other perils included in the policy. It may also include coverage for third-party liability, medical expenses, and personal accident benefits. 24/7 Roadside Towing Assistance is also provided under AutoMaster

### 3. How are premiums determined for motor car comprehensive insurance?

Premiums for AutoMaster are typically determined based on the value and age of the vehicle, vehicle classification, location and where vehicle is usually driven and any optional coverage or endorsements added to the policy. Insurance providers assess these factors to calculate the risk associated with insuring the vehicle.

### 4. What does AutoMaster not cover?

items that are not covered by AutoMaster include ordinary wear and tear, personal belongings taken from your vehicle, and damage that exceeds the limitations of your coverage.

### 5. How do I get a quote for AutoMaster?

You may get in touch with your insurance agent accredited with Malayan Insurance, or use our online quotation tool to begin designing a policy that provides the coverage you need.

### 6. Can I transfer my motor car comprehensive insurance policy if I sell my vehicle?

AutoMaster insurance policy may be transferred to a new owner if the policy period is in effect and on-going provided that the original Owner will provide a valid Deed of Sale for the transfer of ownership to its insurance provider and this will be processed through an endorsement. However, cancellation of policy will be done by the policyholder and a new policy will be created for the new owner if no proof of transfer can be submitted.



## 7. What should I do in case of an accident or mechanical breakdown?

In case of an accident or mechanical breakdown, you may get in touch with CAMILLE or Call Malayan Insurance Live Line to avail of the Roadside Assistance Services.

- **Towing Assistance** - Arrange the towing of your vehicle to the nearest garage or authorized repair shop if it breaks down or is involved in a car accident and immobilized while on the road and needs immediate repair. Up to PhP 4,000 limit.
- **Minor Roadside Repair** - If in case the vehicle breaks down and requires immediate minor repair such as changing of tires, boosting of battery, jump starting of vehicle, unlocking of vehicle, or if oil or fuel delivery. Up to PhP 2,000 limit.
- **Removal of Vehicle** - Arrange to remove the vehicle in case of vehicular accident where the vehicle is completely immobilized and has fallen into a ravine. Up to PhP 8,000 limit.
- **Travel Assistance** - Alternative transport to continue your journey provided that the vehicle cannot be repaired within reasonable time, and urgently needs to reach the destination. Up to PhP 1,000 limit.
- **Hotel Accommodation** - Arrangement for hotel accommodation in the event that vehicle breaks down and cannot be repaired within 24 hours, while on an out of town trip. Up to PhP 1,000 per night, maximum of two (2) nights.

## 8. How do I file a claim with AutoMaster?

In case of an accident or damage to your vehicle, it's important to prioritize your safety and the safety of others involved. Contact the appropriate authorities if necessary, document the incident with photos and relevant information, and inform your insurance provider as soon as possible to report the claim.

## 9. To whom can I ask assistance in case I have questions and clarifications on AutoMaster?

For inquiries, please contact our trunkline number (02) 8628 8628 or send an email to [cxc@malayan.com](mailto:cxc@malayan.com). You may also get in touch with your dedicated insurance agent accredited with Malayan Insurance.