



Senang Insurance

**15-19, Jalan PJU 1A/41B, Pusat Dagangan NZX,
Ara Damansara, 47301 Petaling Jaya, Selangor**

Q : The car rental insurance is applicable to whom?

A : This insurance is applicable to Travel agents and Car rental services as per below

Travel Agents : Stand out from your competitors by providing your traveler a care-free travel experience

Car Rental Services : Get your vehicles protected on top of protecting your driver-travelers

Q : How much is premium for the additional car rental excess?

A : RM60.00- You need to subscribe to the premium package as per below table

OPTION 1

Benefits	Sum insured (RM) per person
Accidental Death & Permanent Disablement	RM 10,000 up to RM 200,000
Medical Expenses (due to Accident only)	15% of Principal Sum Insured, or up to RM 5,000

Duration of Trip	Premium Rate (Per Sum Insured of RM 10,000)
1 – 3 Days	RM 2
4 – 10 Days	RM 4
Each additional Week (maximum to 60 days)	RM 4

OPTION 2

Benefits	Plan (RM) per person
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Evacuation & Repatriation	Unlimited (within Malaysia) RM 20,000 (out of Malaysia)
Journey Cancellation	RM 500
Baggage Delay (by flight only)	Up to RM200
Loss of Baggage and Personal Effect	Up to RM500
Personal Liability	RM 500,000
Golf Equipment (theft or Damage)	RM 1,000

Q : What is the time duration for the additional car rental excess premium?

A: It follows the travel dates that you have selected

Q : What do you mean by there is no coverage for Loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars?

A : The coverage does not cover for any road racing, or any roadways that is not accessible to vehicles

Q : If there was an accident, Who makes the police report?

A : Either one Party- The platform or the driver as per below

The Platform - The platform would be the Car Rental Services or the Travel Agents

The Driver - The driver will be the person who rented the vehicle

Q : If anything happens to the driver and co- driver while driving can they claim for personal accident?

A : Yes, they can claim up to the personal accident policy that they have purchased up to RM 1,500.00

Q : Who is the policy owner upon insurance purchased?

A : The policy owner is the platform and the nominated purchase client.

Q : What happens if the damages is more than RM 1,500.00 upon accident?



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A : The additional amount will have to be borne by the client or the platform.

Q : Is there a requirement for the vehicle owner to meet the person before he/she purchases the rented vehicle?

A : No, we will follow the current process of a platform company

Q : Will there be a safety check on the vehicle before anyone rents the vehicle?

A : Yes, it is recommended that the vehicle goes through a safety check through its own SOP before the vehicle is rented.

Q : What are the terms and conditions of the motor insurance policy?

A : The vehicle that is rented has to be on a comprehensive motor policy. It protects you from damage that occurs from sources other than a collision with another car

Q : Can I purchase the additional car rental excess after a day or 2 or do I need to purchase the insurance upon renting the vehicle?

A : No. It should be purchased before the vehicle is rented out.

Q : Who makes the claim?

A : The platform has to make a claim Through Senang Portal.These are the required documents to make the claim as per below.

- Claim form
- Damaged Pictures
- Workshop bill repairs
- Incident report
- Booking slip
- Checklist for vehicle rent before rented out
- Police report
- Driver license copy