

FSP: Full Body Spray Painting (Non-Tariff)

1. What can I claim from this benefit?

This benefit is an extension from the standard comprehensive motor insurance policy which only covers spray painting of damaged parts. By adding on this benefit, you have the option to spray paint the **whole body** of your car.

2. What does it mean by my gross repair cost under own damage claim is not less than 20% of my car sum insured?

The explanation is best illustrated using an example. Assuming your motor insurance sum insured is RM50,000. The condition states that you can claim from this benefit once the cost of repair under the own damage (OD) claim is RM10,000 (20% of RM50,000) or more. The cost of repair shall be based on RHB's adjusted amount before excess and under-insurance.

3. How would I know that my own damage claim is more than 20%? How should I proceed with this benefit?

The adjusted cost of repair will be stated in the offer letter that is issued to the repairer during the own damage claim. The insured will then decide and inform the workshop whether to proceed with full spray painting.

4. Can I claim this benefit if I decide to spray paint my car only after I made the own damage claim?

No. The option of full body spray painting should be made during the own damage repair.

5. Can I buy this motor add-on if my motor insurance is from another company?

No. This benefit is exclusively for RHB comprehensive motor insurance policyholders.

6. Will my NCD be affected if I claim this benefit?

You can only opt for this benefit when you intimate an OD claim. Impact on your NCD shall depend on the type of OD claim. OD-KFK (Knock for Knock) claim will not affect your NCD.

7. Can this benefit be reinstated after a claim?

Usually a car painting will start fading after years of exposing to sunlight. In the event of an OD claim, repairer will apply the new painting only to the repaired area of the vehicle. The tone of the new paint could be different. That's the reason this new add-on is introduced. Therefore, it is not necessary to reinstate this benefit after you exercise the option. However we encourage you to continue buying this benefit upon renewal.

8. I just renewed my motor insurance, am I entitled for this benefit? Do I get a pro-rated rate?

You are allowed to add this new add-on to your existing policy by way of endorsement and we will charge the full premium.

9. Is there any minimum premium?

No.

10. Is there any refund in the event of cancellation?

No refund is allowed for cancellation unless cancellation is affected together with the policy.

11. How do I buy this add-on motor benefit?

Similar to windscreen cover, you have the choice to decide on the sum insured. Kindly contact our agents or visit our RHB Insurance/Bank branches for further information.