



Product Profile

Car Insurance: Smart Pro

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Berhad or PIDM (visit www.pidm.gov.my).



AIG Car Insurance - Smart Pro offers more coverage with greater value. Building on our standard comprehensive coverage for private cars that includes protection against accidents, fire, theft, and third-party liability. AIG Smart Pro and Smart Pro EV is designed to go further with enhanced benefits tailored to your car.

About Smart Pro



More Protection

From floods to total loss, get extra security for life's unexpected moments



More Value

Enhanced benefits such as key replacement coverage, vehicle break-in coverage, flood relief allowance and more



More Savings

Save more with All Drivers coverage and Legal Liability of Passengers included. Enjoy special rates for vital add-ons like Special Perils & Waiver of Betterment.



More Convenience

Enhanced accident towing coverage up to RM500, along with complimentary 24/7 emergency roadside assistance. Access now with our mobile app.

Exclusive Features with Smart Pro EV



Personal Accident and Medical Expenses

Covers accidental death, disablement and medical expenses for injury whilst charging at a public charging station



Home Wall Charger Protection

Covers loss or damage due to fire, lightning, explosion, theft or robbery (up to RM15,000) and liability to third party (up to RM50,000)



Portable Charging Cable Protection

Covers loss due to fire, accidental damage from vehicle collision, and theft from your home (up to RM2,000)

Key Benefits

Go beyond basic insurance with Smart Pro, delivering exceptional value through unparalleled protection for you, your car, and your journey.

Key coverages include:

- Own damage, fire, theft & 3rd party liability
- Drivers & Passengers Personal Accident
- All Drivers coverage
- Legal Liability of Passengers
- Daily Cash Allowance
- Theft & Total Loss Allowance
- Enhanced accident towing
- FREE 24/7 emergency roadside assistance

With enhanced benefits for Smart Pro EV such as:

- Home Wall Charger Protection
- Portable Charging Cable Protection
- Personal Liability due to the use of EV home wall charger
- Drivers Personal Accident & Medical Expenses due to an injury caused by the use of public charging station

What We Cover

See The Difference - More Coverage, More Protection

Beyond basic coverage, Smart Pro provides enhanced benefits, stronger financial protection, greater security and effortless convenience for comprehensive peace of mind coverage.

Benefits	Basic Comprehensive	Smart Pro (All types)	Smart Pro EV (EV/Hybrid)
Own Damage (Including Fire & Theft)	✓	✓	✓
Third Party Property Damage	✓	✓	✓
Third Party Bodily Injury	✓	✓	✓
Legal Liability of Passengers (LLOP)	Optional	✓	✓
Waiver of Mandatory Excess for Unnamed Driver (All Drivers)	Optional	✓	✓
Key Replacement	Optional	✓ RM3,000	✓ RM3,000
Vehicle Break-in	Optional	✓ RM1,000	✓ RM1,000
Daily Cash Allowance	Optional	✓ RM50/day	✓ RM50/day
Flood Relief Allowance	✗	✓ RM3,000	✓ RM3,000
Theft & Total Loss Allowance	✗	✓ RM3,000	✓ RM3,000
Personal Accident - Accidental Death & Permanent Disablement ¹	Optional	✓ RM50,000	✓ RM50,000 (Inclusive of injury caused by the use of a public charging station)
Home Wall Charger Protection	✗	✗	✓ RM15,000
Portable Charging Cable	✗	✗	✓ RM2,000
Personal Liability due to the use of electric vehicle home wall charger	✗	✗	✓ RM50,000
Medical Expenses Due to An Injury ²	Optional	✗	✓ RM5,000 (Only for injury caused by the use of public charging station)
Accident Towing	✓ RM200	✓ RM500	✓ RM500
Complimentary Breakdown Assistance ³	✓	✓	✓ (Inclusive of EV Flat Battery Assistance)
Windscreen	Optional	Optional	Optional
Special Perils	Optional	Optional	Optional
Legal Liability to Passengers (LLTP)	Optional	Optional	Optional
Waiver of Betterment (Vehicle age up to 15 years)	Optional	Optional	Optional

¹Personal Accident - Accidental Death & Permanent Disablement:

- Applicable to Insured, Insured Driver and/or Passenger while getting into the car, continues while travelling in or driving the car and ends when you alight from the car during the period of insurance. Sum Insured for Insured Driver and /or Passenger is up to RM10,000
- For Smart Pro EV, coverage is extended to Insured and/or Insured Driver while charging their plug-in hybrid or electric vehicles at a designated public electric vehicle charging station during the period of insurance.

²Medical Expenses Due to An Injury:

- For Smart Pro EV, coverage is provided only to Insured and /or Insured Driver for injury while charging their plug-in hybrid or electric vehicles at a designated public electric vehicle charging station during the period of insurance.

³EV Flat Battery Assistance:

- Complimentary Roadside Assistance for Flat Battery up to 2 times only annually.

Our Claims Expertise

When you are insured by AIG, you can have confidence that we are here to help you recover quickly if the unexpected happens. Our experienced claims professionals have in-depth knowledge and expertise in claims handling.



Scenario 1 (Accident):

An insured driver was driving on the road in his car when suddenly, another car swerved into his lane that caused him to hit the other car by accident. It was no longer safe to drive the car, and the insured called the AIG Smart Auto Assist toll-free line at 1800-88-6990 where arrangements were made to get the vehicle towed to the police station to make a police report and subsequently to an Authorized Repairer. Upon submission of the required documents and approval from AIG, the necessary repairs were completed within a few weeks with a repair guarantee. With AIG Smart Pro, the Insured also received Daily Cash Allowance to help him get by while his car was under repair.



Scenario 2 (Fire):

An insured car that was parked at home when it suddenly caught fire due to an electrical system failure. The insured person then called the AIG Smart Auto Assist toll-free line at 1800-88-6990 and arrangements were made with an Authorized Repairer to promptly tow it to their workshop. An official police report was made by the Insured, and upon submission of the required documents and approval from AIG, the claim was paid. With AIG Smart Pro, the Insured also received a Theft & Total Loss Allowance to help her get by with the loss of her car.



Scenario 3 (Theft):

An insured car was reported stolen whilst parked at a public parking lot. A police report was made, and the insured then reached out to his agent, who assisted him to notify AIG of the loss. AIG immediately assigned the case to an internal adjuster to start the investigation, while the police did their official investigation. After the police investigation final report was released to AIG where no arrest was made and the vehicle not recovered, settlement was then offered to the insured. As the vehicle is still under hire purchase, payment was made to settle the loan with the remaining balance paid to the insured. With AIG Smart Pro, the Insured also received a Theft & Total Loss Allowance to help him get by with the loss of his car.



Scenario 4 (Vehicle Break-in):

An insured parked her car in a mall parking lot to pick up some groceries. Upon returning to her car, she noticed that her front window was smashed and the glove box left opened. She then realized that some of her personal belongings were stolen from her car as a result of this break-in. She then makes a police report, and calls the AIG Contact Centre line at 1800-88-8811 to notify AIG of this loss and submits the required documents for approval. With AIG Smart Pro, the Insured is protected with Vehicle Break-In coverage, and received a claims reimbursement of up to RM1,000 amounting to the total value she lost from the covered incident.

Terms & Conditions apply

Why AIG?

Trusted Protection for Every Driver.



Global Reach, Local Expertise

Backed by global strength, driven by local knowledge



Fast & Reliable Claims

Quick, hassle-free claims support when you need it most



Tailored Coverage

Personalised protection tailored to your driving needs



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