

FAQ

SOMPO MotorSafe

1. What is SOMPO MotorSafe?

SOMPO MotorSafe is an innovative insurance product designed for low mileage drivers. It offers:

- A discounted premium depending on the Comprehensive Mileage Plan you choose. You will enjoy higher savings on lower mileage plans.
- Full comprehensive coverage for premiums paid on time, and staying within the allocated mileage and grace mileage.
- Third party coverage that is unaffected by your mileage.
- A Bluetooth-enabled and battery-powered SOMPO Tag device to be fitted in the car that provides safety assistance in the event of car breakdown or emergency and serves as predictive top-up reminder.

2. What is Grace Mileage?

Additional 500km per year automatically added to your comprehensive allocated mileage plan before the end of the period of insurance.

3. How many SOMPO MotorSafe Plans are there?

There are 3 Comprehensive Mileage Plans available for you to choose from:

Plan	Mileage Plan
Plan A	0 to 5,000km
Plan B	0 to 10,000km
Plan C	0 to 15,000km

4. Can I get a refund on my unused mileage?

No. There will be no refund or carry forward the unused mileage to the following Policy year when you renew.

5. Who is eligible to purchase SOMPO MotorSafe?

Only individual policyholders can purchase SOMPO MotorSafe provided the vehicle age is 1 year and above with sum insured more than RM20,000.

6. How much premium do I save compared to SOMPO Motor Comprehensive Policy?

You will save between 5% to 50% from SOMPO Motor's basic premium depending on the chosen SOMPO MotorSafe Plan and Sum Insured.

7. Do I also get my No-Claim-Discount (NCD) if I buy a SOMPO MotorSafe Policy?

Yes. You will still be entitled to your NCD with this Policy.

8. How can I purchase SOMPO MotorSafe?

You can ONLY purchase SOMPO MotorSafe through Berjaya Sompo Insurance's agents or walk into any of our Customer Service Centres nationwide.

9. Can I purchase SOMPO MotorSafe without submitting the odometer mileage photo?

No. You must submit a valid odometer mileage photo and odometer reading to purchase SOMPO MotorSafe.

10. What should you do after purchasing SOMPO MotorSafe?

- Search for the SOMPO MotorSafe Mobile Application from Google Play Store/Apple Appstore to download the application.
- Register for an account by entering the last 6 digits of your NRIC/passport number, vehicle number, mobile number and email address.
- Verify your mobile number by entering the 4-digits verification code.
- Enter your preferred and valid delivery address to start the SOMPO Tag delivery process. You will receive SOMPO Tag within ten (10) days prior to the Policy inception date or within seven (7) working days upon signing up an account.
- Upon successful registration, you will receive your login credentials through SMS and email.
- Attach the SOMPO Tag in your car and ensure that it is within your reach to press the SOMPO SOS button in the event of an emergency.
- Activate the SOMPO Tag by holding down the button on the device and wait for three (3) beeping sounds, login to the application to search for the device to pair it with your smartphone. Please ensure that you turn on your Bluetooth during activation.
- Update your odometer reading from time to time to ensure SOMPO Tag's mileage and your odometer reading mileage is in sync.

Note: A reminder will be sent to you on the Policy inception date to re-submit and to update your odometer reading within 3 days to reflect your current odometer reading. If fail to do so, then we will use the car's odometer reading that you provided during proposal submission as the start of your comprehensive allocated mileage.

11. How do I re-submit and update my odometer reading and odometer photo on Policy Inception date?

You may contact any of our Berjaya Sompo Insurance's agents or our Customer Service Centres nationwide. You may also re-submit and update yourself through the Mobile Application.

12. Is there a deadline for the activation of SOMPO Tag?

No, but you are encouraged to activate and pair your SOMPO Tag with your smartphone upon receiving it. This is because it allows the SOMPO Tag to track your car's mileage and remind you for top up if the mileage is almost exhausted. Also, you can enjoy road safety assistance in the event of car breakdown or emergency.

13. How do I know if my phone has successfully connected to SOMPO Tag? Does it automatically connect to SOMPO Tag before each trip?

The SOMPO Tag will automatically connect to the SOMPO MotorSafe Mobile Application via Bluetooth and you will be notified by a message and beeping sound. If your phone's Bluetooth is switched off, you will be notified via push notification.

Note: SOMPO Tag will take slightly longer to connect to the Mobile Application if, prior to the trip, the Mobile Application was switched off, or if the phone's Bluetooth was turned "OFF" and back "ON".

14. Can I still use my car's Bluetooth when SOMPO Tag is connected?

Yes. SOMPO Tag uses BLE (Bluetooth Low Energy) technology and will not interfere with other Bluetooth devices.

15. How long does the SOMPO Tag Battery last and how do I replace it?

The SOMPO Tag comes with a complimentary battery with an expected lifetime of 1 year, depending on the usage. When your SOMPO Tag battery is low, you will receive a battery low alert notification and the battery status on the Mobile Application will change to low.

You can replace the battery yourself with a new CR2032 coin battery.

16. Does SOMPO Tag come with a warranty period?

SOMPO Tags which are supplied by our service provider comes with a 1-year warranty that covers manufacturing defects.

17. What happen if multiple phones that are linked to same SOMPO Tag enters the same car simultaneously?

Mileage recording will be based on the first phone that was paired with SOMPO Tag. Turn off the first phone's Bluetooth while another phone is paired with SOMPO Tag to overwrite the first phone. You may turn on the first phone's Bluetooth after the second phone has been successfully paired.

18. Will SOMPO Tag's mileage be the same as my car's odometer reading mileage?

SOMPO Tag's mileage is derived from GPS satellites through the connection of your smartphone and may differ slightly from the car's odometer mileage reading.

19. If I cancel my Policy, do I need to return my SOMPO Tag?

No, you are not required to return the device if you cancel the Policy or choose not to renew with us. The SOMPO Tag's benefits will be terminated.

20. I accidentally lost my SOMPO Tag, how do I get a replacement?

You may request for a replacement SOMPO Tag by calling the SOMPO Tag Helpdesk at 03-5888 0005 (24/7 service) or via the SOMPO Tag Helpdesk In-App form. Our service provider will provide you with a replacement SOMPO Tag within 7 working days from the lost occurrence date. There will be a RM90.00 replacement charge to our service provider for the replacement of the device.

21. What should I do if I encounter a technical problem with my SOMPO Tag?

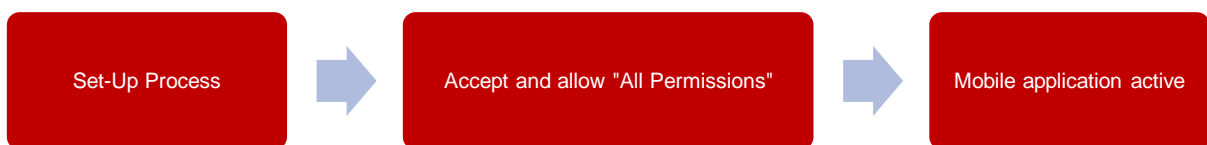
For SOMPO Tag's technical related problems, you may contact the SOMPO Tag Helpdesk at 03-5888 0005 (24/7 service) or you can provide your feedback via the Mobile Application's SOMPO Tag Helpdesk and we will be in contact to assist.

For Insurance related problems, you may contact our Customer Service at 1 800 889 933 (within Malaysia) or +603 2170 7300 (Overseas).

22. Which are the phone permissions required to use the SOMPO MotorSafe Mobile Application?

During the set-up process of the SOMPO MotorSafe Mobile Application, you will be requested to accept and allow "All Permissions" such as GPS/Location services, mobile/cellular data, Bluetooth and Fitness & Motion. Please refer to the set-up process and settings table for iOS and Android phones as shown below.

Please see the in-App video guide in permission section of the app to check the settings that you are required to set, or call our 24-hour hotline at +603 5888 0005 for assistance with permissions setup.



Once Accepted, SETTINGS should read:	iOS	ANDROID
Location Mode	Always Allow	High Accuracy
Bluetooth		
Mobile Data		
Background App running & AUTO Start		
Motion & Fitness		//
Start on phone reboot	//	
Battery Saving (Low Power mode)	Disable	Disable
Battery Optimization	Disable	Disable

Once accepted, the SOMPO MotorSafe Mobile Application should always be active on your smartphone. Please ensure that "All Permissions" is accepted or else you may encounter problems with the SOMPO Tag connection, mileage recording and emergency & breakdown assistance response services.

23. Will the SOMPO MotorSafe Mobile Application drain my phone battery?

The SOMPO MotorSafe Mobile Application is designed to efficiently minimise battery and internet data consumption. It will only record trips once connected to your SOMPO Tag.

24. When my phone is on low power mode, will it affect the SOMPO MotorSafe Mobile Application?

The Location and Bluetooth function will be automatically turned off. You are advised to connect it to a charger immediately.

25. What happen if I exceed my allocated mileage and grace mileage within the Policy period?

If you have exceeded both mileage before the end of the Policy period, your Policy will only cover for third party bodily injury/death and third-party property damage.

26. Mileage Monitoring: Predictive Top Up Reminders – How do I monitor my Comprehensive Mileage?

SOMPO MotorSafe Mobile Application will capture the mileage of all trips connected to SOMPO Tag. From time to time (e.g., once every quarter), you may submit your odometer reading through "Update Odometer" section via SOMPO MotorSafe Mobile Application to synchronize the SOMPO Tag's mileage with the actual mileage from the car odometer.

SOMPO MotorSafe Mobile Application will read the data and send you the predictive top up reminders.

27. Can I top up my plan after exceeding my Comprehensive Mileage Plan?

Yes. You can top up to the next level of mileage or to 'Full Mileage Top Up' by paying additional premium (please refer to the SOMPO MotorSafe Product Disclosure Sheet). A maximum of two top ups are allowed. Once you top up for the second time, you can only top up with to 'Full Mileage Top Up' which is unlimited mileage.

For example:

Mr. X purchased – Plan A

1st top up: Options available - Plan B or 'Full Mileage Top Up'

2nd top up: 'Full Mileage Top Up' ONLY

Please note that a downgrade of plan is NOT allowed.

28. How do I top up my Comprehensive Mileage Plan?

You may access the "Top Up" section in SOMPO MotorSafe Mobile Application, and select the Comprehensive Mileage Plan you wish to top up. You will be re-directed to an URL to complete the top up purchase. Once the purchase is successful, your new comprehensive mileage will be updated in the SOMPO MotorSafe Mobile Application within 2 days.

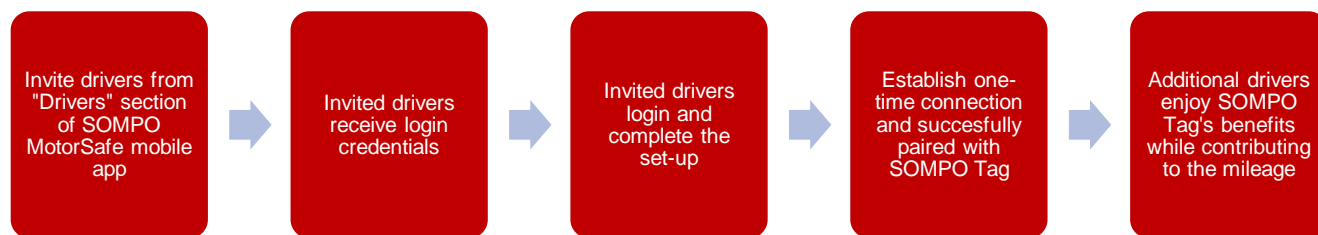
You may also request your agent or contact our Customer Service to assist you in topping up your preferred Comprehensive Mileage Plan.

29. Can I register more than one driver?

Yes. You can invite additional drivers via the "Drivers" section in SOMPO MotorSafe Mobile Application and they will receive their respective login credentials via SMS. To activate the account, each invited driver will need to login SOMPO MotorSafe Mobile Application with the login credentials provided by clicking "More" which is below "My Device" section in the Homepage. Please accept all requested permissions and proceed to establish one-time connection to the SOMPO Tag.

The invited drivers are also able to ACTIVATE the PRIVACY MODE to disable visibility of location data from the main user.

Each driver will be able to benefit from road protection and contribute to the mileage recording.



30. Who should I contact if my car breaks down?

Press and hold the button on the SOMPO Tag for 2 seconds to request for roadside assistance. The SOMPO Tag will start beeping for 15 seconds and will transmit your location to the authorised SOMPO Roadside Assistance provider. Rakan Auto Call Centre will contact you to assist.

To CANCEL the roadside assistance request, press the button again within the 15 seconds of the beeping alerts.

Click on the weblink to view the bCall request video: <https://youtu.be/wveRmFYQ8A>

31. What happen if I am involved in a severe accident?

Severe crashes can be detected by the SOMPO MotorSafe Mobile Application on your smartphone. Once detected, the SOMPO Tag will start beeping for 15 seconds and will transmit your accident details to the authorized Call Centre. Call Centre will contact you to assist.

To CANCEL the assistance request, press the button within the 15 seconds of the beeping alerts and indicate that you are safe.

32. What is Phone Distraction Alert and how does it work?

Texting while driving is one of the major cause of accidents.

To prevent driving distraction, SOMPO Tag will make real time and friendly beeping alerts as soon as the paired smartphone is used (once phone is unlocked) while driving above 20Km/h.

This alert can be turned OFF via the device page.

Click on the weblink to view the phone distraction video: <https://youtu.be/NgP-coiMETc>

33. What should I do if I need to make a claim?

In the event of an accident, you may file a claim via the "Accident & Claims" page of the SOMPO MotorSafe Mobile Application. Our claims representative will contact you to assist.

34. What should I be aware of?

We will not pay any claim for damage to your vehicle due to accident, fire or recovered theft, where your car's odometer:

- a) Has been tampered or manipulated; or
- b) Incorrect at the Policy's inception date; or
- c) Your car's odometer is not working, and you fail to repair it.

35. Can I buy flood cover if I purchase SOMPO MotorSafe?

This Policy provides limited coverage for flood and other convulsions of nature, where we will compensate and pay up to RM10,000 or 20% of the Policy Sum Insured, whichever is lower. However, you have an option to top up to full convulsions of nature by paying additional premium.

Please refer to the SOMPO MotorSafe Product Disclosure Sheet under 'Optional Benefits'.

36. Can policyholders of SOMPO MotorSafe insurance buy e-hailing cover?

No. You will not be able to purchase the Private Hire Car endorsement (e-hailing cover) in addition to SOMPO MotorSafe Policy.

37. Can I switch to SOMPO MotorSafe if I already have a Private Car Insurance Policy?

Yes, however you should take the cost of switching into consideration bearing in mind of the existing Policy's short term cancellation rates.

NOTE: Please refer to the Policy Contract for the full terms and conditions under this Policy.