

INSURANCE & FINANCING

1

Corporate Agent

As a corporate agent, we act as an effective mediator for your claims. With more than 80 dedicated well-trained personnels in more than 40 branches nationwide, we are able to serve you at all times.

2

Nissan Market Valuation

Being part of a franchise for Nissan, we are able to provide accurate market valuation for your vehicle.

3

Free INSURCARE Auto Breakdown Service

In the event of a breakdown or collision, we provide FREE vehicle towing up to RM300 per-tow for breakdowns or up to RM200 for collisions, and unlimited times per policy period. It also provides minor on-the-spot repairs (with a nominal fee) within the 12 months membership validity period.

4

One Stop Centre For Claims

Tan Chong Express Auto Services (TCEAS) acts as a one-stop centre for claims processing and general assistance, which includes; handling accident reports, liaising with the loss adjuster, submitting documents to insurers plus general advice related to accident claims procedures.

5

Fast Repair Service

In an accident claim (Own Damage), if the estimated repair cost is less than RM10,000/= and with complete documents, TCEAS will proceed with repairs within 24 working hours.

6

Motorist PA Insurance

We offer you a competitively priced Motorist Personal Accident Insurance, with coverage up to RM75,000 for private vehicle at RM10 only while the market price is approximately RM60 and above. Furthermore, you will be better protected with this coverage as it includes both driver and passenger(s).

7

Credit Card Payment

We accept Visa and Master Credit Card payments for your motor insurance renewals. You can enjoy the convenience of cashless purchases and earn credit card points. Furthermore, you can also request for credit card authorization form to be faxed over to you for your endorsement, and return fax to our branches or showrooms for them to act immediately. You do not have to be physically at our office to make your payment.

8

No Betterment Charge Up To 10 Years

In an accident claim, the Insurers do not pay full amount when new parts are to be installed due to betterment charge. There is no Betterment charge on repair work for Nissan/Renault vehicles up to 10 years old, provided the insurance is purchased from us and the repair work is done at TCEAS. This would result in a saving of up to 40% of parts cost. For non-Nissan/Renault vehicles up to 7 years old, Insurers

can also enjoy no Betterment charge on repair work with a saving of up to 25%. The chart below shows the betterment charge as per guideline from PIAM (Persatuan Insurance Am Malaysia).

Age of vehicle (years)	Rate of Betterment (not to exceed following %)
Less than 5	0 %
5	15 %
6	20 %
7	25 %
8	30 %
9	35 %
10 and above	40 %

9

No Loading

Under normal circumstances, Insurance Companies would charge a loading fee on top of the normal premium for vehicles which are 10 years old and above, however our panel of insurers have agreed to waive loading (no additional premium) for;

- Nissan vehicles - up to 20 years

10


No Excess

Our panel of insurers have agreed to waive excess for vehicles insured through us, subject to Terms & Conditions.

11

Road Tax Renewal Assistance

We render Road Tax renewal service to our esteemed customers. For a nominal fee, you will enjoy a hassle free renewal of road tax without having to queue up for it.



"We offer our customers a total peace-of-mind experience."

Financing for your new car will be arranged by our list of Panel Financier according to their current competitive rate, or you can choose to arrange for your own financing, whichever is convenient for you.



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