

You can extend your Malaysian vehicle insurance for use in Thailand and it is called **Endorsement 101** extension.

1. This extension **only covers property damage** and not bodily injury.
2. Extension is applicable to **commercial vehicle passenger car and motorcycle only**.
3. **The limit of liability of RM100,000 would only be applicable to third party property damage** claim. For Own Damage claim, the limit of liability of insurers would be in accordance with the **Sum Insured of the Policy**.

Note: The information above are the same for all the underwriters and some differences are as per below.

#### **TOKIO MARINE**

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1. Do you need to be an existing customer? **YES**
2. How long does it take to apply the extension? **24 HOURS**
3. What is the minimum duration? **1 WEEK**
4. Can it be extended for a year? **NO**
5. Can both Comprehensive and 3party Malaysia insurance apply? **ONLY COMPREHENSIVE**
6. What is the age limit for the vehicle? **NO AGE LIMIT**
7. Do they have agent in Thailand? **NO**
8. What do I need to do if I involved in accident? **MAKE A POLICE REPORT, TOW YOUR VEHICLE TO MALAYSIAN BORDER AT YOUR OWN COST AND FROM MALAYSIA BORDER, IT WILL BE BEAR BY THE INSURANCE COMPANY. REPAIR WORK HAS TO BE DONE IN MALAYSIA AND THIRD PARTY NEED TO PAY ON THEIR OWN FIRST TO REPAIR THEIR VEHICLE AND SEND THE CLAIM TO THE INSURANCE COMPANY IN MALAYSIA. THIRD PARTY CLAIM PROCESS TAKES FROM 2-6 MONTHS.**

**Information gathered by Rider Chris ([www.riderchris.com](http://www.riderchris.com))**

## AXA

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1. Do you need to be an existing customer? **YES**
2. How long does it take to apply the extension? **7-14 WORKING DAYS**
3. What is the minimum duration? **1 WEEK**
4. Can it be extended for a year? **YES**
5. Can both Comprehensive and 3party Malaysia insurance apply? **ONLY COMPREHENSIVE**
6. What is the age limit for the vehicle? **20 YEARS AND BELOW**
7. Do they have agent in Thailand? **NO**
8. What do I need to do if I involved in accident? **MAKE A POLICE REPORT, TOW YOUR VEHICLE TO MALAYSIAN BORDER AT YOUR OWN COST AND FROM MALAYSIA BORDER, IT WILL BE BEAR BY THE INSURANCE COMPANY. REPAIR WORK HAS TO BE DONE IN MALAYSIA AND THIRD PARTY NEED TO PAY ON THEIR OWN FIRST TO REPAIR THEIR VEHICLE AND SEND THE CLAIM TO THE INSURANCE COMPANY IN MALAYSIA. THIRD PARTY CLAIM PROCESS TAKES FROM 2-6 MONTHS.**

## ALLIANZ

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1. Do you need to be an existing customer? **YES**
2. How long does it take to apply the extension? **WALK IN (IMMEDIATELY)**
3. What is the minimum duration? **AS YOUR TRAVEL DATES**
4. Can it be extended for a year? **YES**
5. Can both Comprehensive and 3party Malaysia insurance apply? **ONLY COMPREHENSIVE**
6. What is the age limit for the vehicle? **15 YEARS AND BELOW**
7. Do they have agent in Thailand? **NO**
8. What do I need to do if I involved in accident? **MAKE A POLICE REPORT, TOW YOUR VEHICLE TO MALAYSIAN BORDER AT YOUR OWN COST AND FROM MALAYSIA BORDER, IT WILL BE BEAR BY THE INSURANCE COMPANY. REPAIR WORK HAS TO BE DONE IN MALAYSIA AND THIRD PARTY NEED TO PAY ON THEIR OWN FIRST TO REPAIR THEIR VEHICLE AND SEND THE CLAIM TO THE INSURANCE COMPANY IN MALAYSIA. THIRD PARTY CLAIM PROCESS TAKES FROM 2-6 MONTHS.**

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## ETIQA

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1. Do you need to be an existing customer? **YES**
2. How long does it take to apply the extension? **WALK IN (IMMEDIATELY)**
3. What is the minimum duration? **AS YOUR TRAVEL DATES**
4. Can it be extended for a year? **YES**
5. Can both Comprehensive and 3party Malaysia insurance apply? **ONLY COMPREHENSIVE**
6. What is the age limit for the vehicle? **20 YEARS AND BELOW**
7. Do they have agent in Thailand? **NO**
8. What do I need to do if I involved in accident? **MAKE A POLICE REPORT, TOW YOUR VEHICLE TO MALAYSIAN BORDER AT YOUR OWN COST AND FROM MALAYSIA BORDER, IT WILL BE BEAR BY THE INSURANCE COMPANY. REPAIR WORK HAS TO BE DONE IN MALAYSIA AND THIRD PARTY NEED TO PAY ON THEIR OWN FIRST TO REPAIR THEIR VEHICLE AND SEND THE CLAIM TO THE INSURANCE COMPANY IN MALAYSIA. THIRD PARTY CLAIM PROCESS TAKES FROM 2-6 MONTHS.**

**CONCLUSION:** I would suggest Malaysian to take both Extension to Thailand (Extension 101) and the third class insurance to cover third party property damage. (Asia 3 etc. This way, they can cover their vehicle damages and Thai insurance can cover Thai vehicle repair work in Thailand. If one only takes extension 101, the third party claim is such a pain as Thai people need to wait 2-6 months for the claim process to be approved and Thai have to pay first claim later which I find is pointless.

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