

# What Are the Consequences?

If you or your authorized driver is driving without a licence:-

There is **NO coverage** under motor, personal accident, or group personal accident insurance policies. It was clearly stated under the **General Exclusion Clauses** of any of the policies.

You are **not eligible** and the claim will be **repudiated/rejected**. You may **suffer serious financial losses** not only on your own repair costs but also on third-party property damages and body injuries.

There will also be no compensation for **Death or Total Permanent Disability (TPD)**.

In addition, it is a **traffic offense** when driving without a licence. The Penalties are:

- A fine of RM300.00 or
- Jail or both and
- Have your vehicle confiscated, according to section 26 (1) of the Road Transport Act.

Need More Information on Insurance?

***Contact us now for a free consultation:***

- 1.) *Mr. Chap : 012 – 286 1817*
- 2.) *Office : 03 – 2162 2515*
- 3.) *Email : insurance@edindings.com*