

Insurance Premium Financing

保费融资

Frequently Asked Questions (FAQs)
常见问题

Pac Lease provides financing of the insurance for the equipment/machinery/vehicles financed under our industrial Hire Purchase facility.

通过工业租赁设施，太平租赁为器材设备、工业机械和车辆提供保险融资。



1. What is Insurance Premium Financing?

什么是保费融资？

Insurance Premium Financing involves:

保费融资包括:

- The financing of **General Insurance Premium** for assets financed by Pac Lease Bhd, over the entire tenure of the HP Loan;
为通过太平租赁融资的资产提供一般保险费融资（在租购的整个期限内）；
- The financing of **Life Insurance** (Entrepreneur Term Loan Assurance – ETLA & Group Personal Assurance – PA) for keyman in the companies which are our borrowers or individuals' borrowers (For Term Loan only)

为我们的借款人或个人借款人（仅适用于定期贷款）提供人寿保险融资（企业家定期贷款保证 - ETLA和集团个人保险 - PA）。

2. Who can apply:

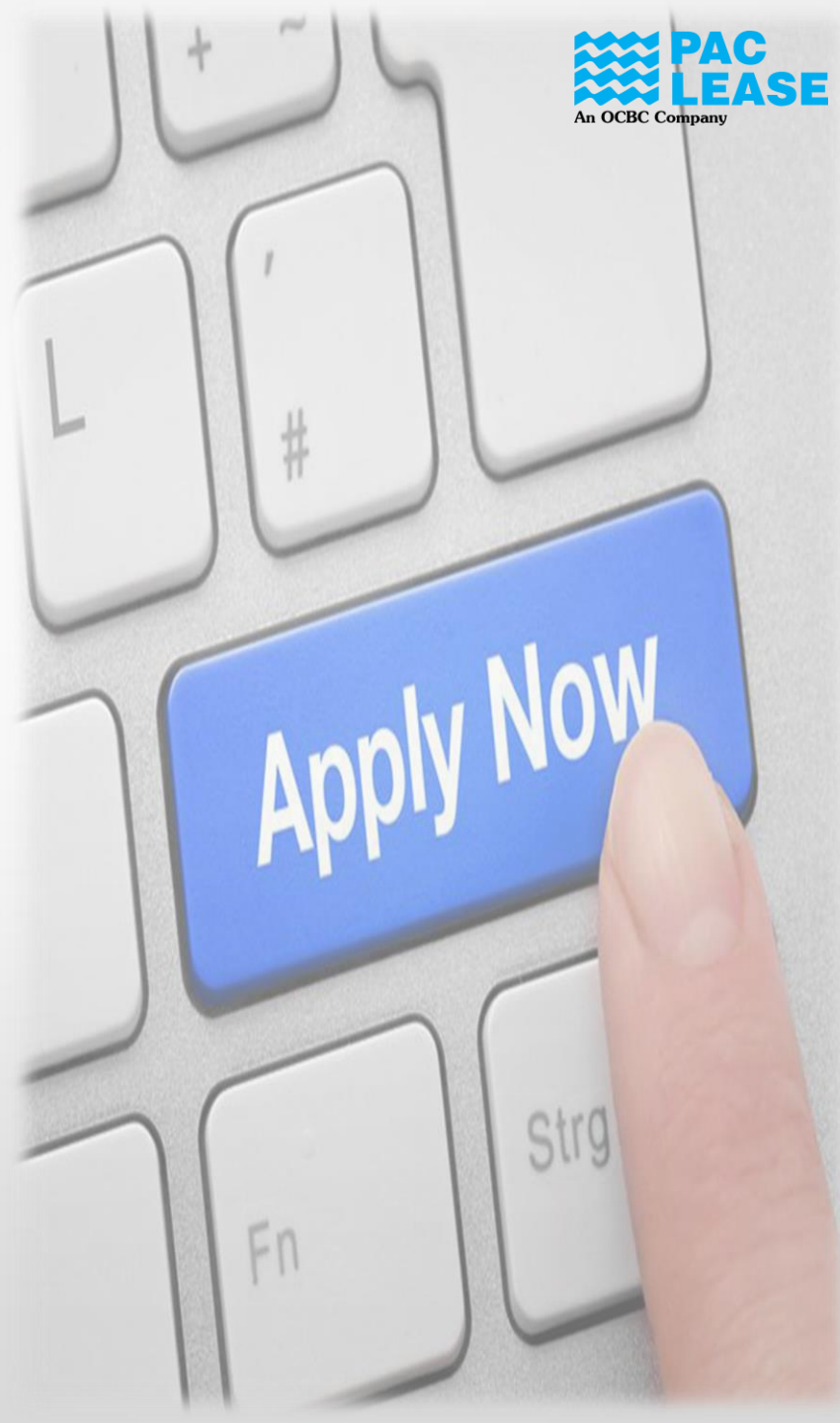
申请资格

- Available to Pac Lease customers only.
只限于太平租赁的客户。
- Applicable for loan provided under Non-Motor and Comprehensive-Non-Act.
提供给非汽车和综合非代理的贷款。
- For new business premium financing only. Not applicable for renewal business.

仅限于新业务保费融资，不包括续费业务。

- For the entire tenure of the HP loan only. Partial financing is not encouraged.

只限于租购贷款的整个期限。不鼓励部分融资。



3. Benefits of Insurance Premium Financing:

保费融资的好处:

- No capital outlay at the beginning and on each maturity of the insurance policy during the tenure of the HP Loan.
在整个租购贷款期限内，无需在保单开始和到期时支出任何资本。
- Peace of mind – no worries about insurance coverage throughout the tenure of the HP Loan Financing.
安心 – 无需在租购贷款期限内担心保险。
- Reinstatement value vs market value – in the event of total loss, customer will be paid in full based on the original sum insured.
恢复价值与市场价 – 如果发生全损，客户将获得全额赔付（根据原始保额）。
- Ease of payment – one monthly instalment to cover both HP loan and Insurance premium.
轻松付款 – 每月一次性支付租购贷款和保险费。
- Competitive rates assurance – Our insurance partners shall match any lower rates offered by other Insurers for similar coverage terms.
有竞争力的费率保证 – 我们的保险合作伙伴会根据其他保险公司所提供的类似的承保条款及较低费率而进行价格匹配。

Locate Us

联络我们

Apart from HQ in KL, locate us in our 16 branches nationwide
除了位于吉隆坡的总部外，我们还在全国设有16家分行

[Contact Us](#)

[联系我们](#)

4. Why should the customer take IPF when there is an implication of interest into the loan?

当贷款涉及利息时，客户为什么要选择保费融资(IPF)?

- It's a win-win situation despite the interest charged customer will have the cash in hand to be used for other matters rather than using it for insurance renewal.
这是一个双赢的局面。虽然涉及利息，但是客户手头上的现金可用于其他事项，而不必用于保险续保。

5. Why should the customer take IPF rather than normal insurance renewal?

为什么客户应该选择保费融资而不是一般保险续保?

- IPF offers agreed value whereas non IPF will be based on market value.
保费融资 (IPF) 提供商定的价值，而非IPF将根据市场价值。

6. Can the customer apply for IPF not according to the full loan tenure?

客户可以不按照完整的贷款期限申请保费融资吗？

- We do not encourage customers to apply IPF partially. If any, it will be subject to the management approval.
我们不鼓励客户申请部分IPF。如有，将须经管理层批准。

7. Is IPF only applicable for All Risk policy?

保费融资只适用于所有风险保单吗？

- No. IPF is applicable for various types of policies (HP Loan). As for Term Loan, it is also applicable for all policies including HPL, ETLA & GPA policy.
不是。保费融资适用于各种类型的保单（租购贷款）。至于定期贷款，它也适用于所有保单，包括HPL,ETLA和 GPA保单。