

BEWARE!!! – INTOXICATION CAN CAUSE ACCIDENT, SUFFERING and DEATH

What Is Intoxication?

A person is considered intoxicated if he/she has **consumed enough alcohol or drugs** that their mood and physical and mental abilities are noticeably affected, causing mental or physical impairments, such as slurred speech, difficulty walking, or disorientation.

Study done by Malaysian Institute of Road Safety Research:-

1. About **3% of drivers in fatal accidents** were tested positive for alcohol.
2. A drunk driver is **13 times more likely to cause an accident** compared to a sober one.

There's are **legal consequences** when you drink and drive. Section 44 of the Road Transport Act 1987 is *the* most direct way you can be liable for a drunk driving charge.

It also an Exclusion under General Insurance Accident Policy as per clause 2 stated below:

Section D: General Exceptions - these apply to the whole Policy

This section lists down circumstances under which this Policy does not provide cover at the time of happening of the incident. This is in addition to those already listed in Sections A to C and E to H.

1. **Unlicensed Drivers**

There is no cover under this Policy if You or Your Authorised Driver do not have a valid driving licence to drive Your Car. This will not apply if You or Your Authorised Driver have an expired licence but are not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations.

2. **Alcohol, Drugs and Other Intoxicating Substances**

There is no cover under this Policy if You or Your Authorised Driver is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that You or Your Authorised Driver are incapable of having proper control of Your Car.

Prevention is better than cure, hence

1. Never drink and drive:

If you want to drink don't drive; If you want to drive don't drink.

2. Stop for **a rest** if you are feeling tired;

3. Ask a friend to **fetch you** home if you feel sick, dizzy or giddy; and

4. Be mindful of the **quantity of alcohol** consume during social gathering.

5. **Avoid driving after taking medication** as some might have side effect such as drowsiness, nausea and blurred vision.

Last but not least, you can always catch a Cab or other E-hailing services after you have consume alcohol or medication as your carelessness might cause your life and the life of others.

Contact us now for a free consultation on insurance related matters

1. Email your queries to insurance@edindings.com or

2. Call us at 012-2861817 (M), 03-21622515 (O)