



MALAYAN INSURANCE

# @UrService

@UrService is the newsletter of Malayan Insurance Company, Inc. for its policyholders.

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## Malayan Insurance: 80 Years and Still Growing



Countdown begins to Malayan Insurance's 80 years of insuring the Filipino public. With a rich history and strong sense of providing service excellence to its clients, Malayan Insurance has been the no.1 non-life insurance company in the Philippines for the past 39 Years. On February 16, 2010, the company will celebrate its 80th year in the industry and a possible 40 years in the top spot.

The "80 years and still growing" logo, personally chosen by Secretary Alfonso T. Yuchengco and Chairperson Helen Y. Dee, symbolizes MICO's steady growth and unwavering determination to maintain its top position amidst challenges and making the name MALAYAN INSURANCE synonymous to NON-LIFE INSURANCE.

Let this be an opportunity for Malayan Insurance to thank its clients for bringing the company to where it is today, the no. 1 non-life insurance company in the Philippines.

## 10 Tips for Safer Driving

Road trips can be a lot of fun, and they offer some advantages over air travel. You can set your own schedule, change plans at a moment's notice, and your only luggage limit is the vehicle's capacity. In addition, you get the pleasure of seeing gradual changes in the scenery as you drive. To make your road trip the best experience possible, it's important to keep safety in mind. Observe some simple safety tips and you will have many happy, safe road trips ahead of you.

### 1. Make sure your vehicle is up to date on its maintenance

Getting ready for a trip is no excuse for skipping that visit to the mechanic for routine maintenance. Make sure the car has had all required maintenance, and that all the fluids are at the proper levels. Check the tires to make sure they aren't worn, and that they're properly inflated.

### 2. Plan out your route

Pull out roadmaps and take a look at where you'll be driving. Know where you need to look for exits, where the road is a freeway and where it's not, and what the terrain is like.

### 3. Plan appropriate stops

After you've reviewed the route, decide how often you'll need to stop. If you have small children or pets who need frequent bathroom stops, you'll want to know where rest areas are located. You'll also want to plan stops for mealtimes, and just get out of the driver's seat to stretch your legs.

### 4. Make sure everything, and everyone, is properly secured

Make sure that your luggage is secured, whether it's in the trunk or the back seat. All passengers should use seatbelts, with children in age-appropriate restraints. Pets should also be restrained, either a crate or a car harness specifically designed for animals.

### 5. Wear comfortable clothes for the drive

When you're performing a complex, demanding task – and make no mistake, controlling a car at high speeds, especially in traffic, is just that – you want to be wearing something that's comfortable. Make sure your clothes don't unnecessarily restrict your movements. Pay special attention to your shoes, and make sure they don't have any loose heels, overly long shoelaces, or anything else that could get caught on the accelerator or brake.

### 6. Have necessary items within easy reach

If your journey involves a toll road or toll bridge, make sure you have money within reach. If you may need sunglasses later in the drive, put them in a convenient place. Don't put yourself in a situation where you have to rummage for something and take your attention off of the road.

### 7. Follow the rules of the road

The traffic laws were passed for good reasons. Don't pass in no-passing zones, add 20 to the speed limit signs, or use the shoulder as another lane.

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### 8. Be watchful of other drivers

Keep an eye out for people who drive recklessly, change lanes abruptly, slow down without warning, or anything else that could cause an accident. Use proper defensive driving techniques to avoid being drawn into any problems they may cause.

### 9. Deal appropriately with the weather

Any number of weather conditions could make driving difficult – fog or heavy rain. If the road is slippery or visibility is limited, slow down. If it truly is impossible to drive safely, at any speed, then take the first opportunity to get off of the road.

### 10. Plan for emergencies

Despite your best plans, it's possible that the car will break down or you'll have an accident. Carry a few basic supplies for the car – washer fluid, coolant, and oil - a few snacks for you, and a cell phone to call for help if you need it.

**RENEW your Malayan Insurance Policies NOW!**

For all your non-life insurance needs, call your favorite Malayan Agent, or call 242-8888 or visit our website at [www.malayan.com](http://www.malayan.com).

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Valid until **December 31, 2009**

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- INSUFFICIENT ADDRESS
- UNCLAIMED
- ADDRESSEE REFUSED
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## Insure to be Sure.

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# Malayan's 80th Year Blowout!



**On its 80th Year, Malayan Insurance showers you with blessings!  
See the Sites of Beijing and Xiamen and shop at trendy Shanghai!  
Be the lucky winner of a 6-day China Tour for two. Treat your home-partner agent too!**

**Free Gasoline and other Cool Gift Certificates will also be given away.**

This Promo is open to all Malayan Insurance Policyholders and Agents.  
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You may also get the registration forms at any of the 34 Malayan Insurance branches nationwide.