A STUDY ON THE IMPORTANCE OF PERSONAL ACCIDENT TOWARDS MOTOR INSURANCE

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Submitted in Partial fulfilment of the Requirement for the BACHELOR OF BUSINESS ADMINISTRATION (HONS) INSURANCE

FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA KAMPUS BANDARAYA MELAKA

JULY 2013

BACHELOR OF BUSINESS ADMINISTRATION (HONS) INSURANCE

FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA

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"DECLARATION OF ORIGINAL WORK"

WE,

AMIR FAUZI BIN ABD AZIZ   **(I/C) Number: 900423-01-6535)**

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Hereby, declare that,

• This work has not previously been accepted in substances for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degree

• This project paper is the result of our independent work and investigation, except where otherwise stated.

• All verbatim extracts have been distinguished by quotation marks and sources of our information have been specifically acknowledged.

   Signature: _____ AND _____

                  Date: JULY

LETTER OF SUBMISSION

JULY 2013

The Head of Program

Bachelor of Business Administration (Hons) Insurance

Faculty of Business management

University Teknologi Mara

Kampus Bandaraya Melaka

75300 Melaka

Dear Madam

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **"A Study on the Importance of Personal Accident towards motor insurance"** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you

Yours sincerely,   Yours sincerely,

_____   _____

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Bachelor of Business Administration   Bachelor of Business Administration
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ABSTRACT

Personal Accident insurance is the cheapest and smartest way of filling the insurance gap especially for driver who are aware of the importance of personal accident coverage to their self and the passenger. By adding Personal accident insurance into car insurance policy, it will be able to secure a one off monetary payment for driver and passengers who suffered physical harm, permanently injured or killed in a serious road accident involving a car. The research is conducted to study a factors that make Personal Accident Insurance is importance in relation to road accident injuries. This is because nowadays, many road accidents involve with serious body injury to driver and passenger. The intent of personal accident insurance is to protect participant injury whilst they are involved in road activities. The objective of the study is 1) to identify the importance of personal accident towards motor insurance. 2) to identify the major factors that can make the personal accident is importance towards motor insurance. 100 respondents consist of road users at Johor Bahru, Johor become the sample study. The researchers suggests three factors that can make personal accident insurance is important towards motor insurance and the finding shows that weather affect to personal accident. Suggestion and recommendation is including to people know the others factors that relate with the personal accident in future.

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