

Date:



TOKIO MARINE
INSURANCE GROUP

Product Disclosure Sheet

Tokio Marine BikePro

(MOTORCYCLE COMPREHENSIVE cover only)

Read this Product Disclosure Sheet before you decide to take up Tokio Marine BikePro. Be sure to also read the general terms and conditions.

IMPORTANT NOTICE

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's [TIPS Brochure](#) or contact [Tokio Marine Insurans \(Malaysia\) Berhad](#) or [PIDM](#) (visit www.pidm.gov.my).

1. What is this product about?

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle. Tokio Marine BikePro also designed to provide combination of motor and miscellaneous personal covers arising from an accident.

2. What are the covers / benefits provided?

- Third party bodily injury and death, limits are unlimited;
- Third party property loss or damage, limits are up to RM 3 million;
- Loss or damage to your own vehicle due to accidental fire, theft or accident;

Benefits		Sum Insured (RM) per person
1.	Accidental Death	10,000
2.	Permanent Disablement <ul style="list-style-type: none"> Total and irrecoverable loss of all sight in both eyes; Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot; Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye; Total Paralysis 	10,000
	<ul style="list-style-type: none"> Total loss by physical severance at or above the wrist or ankle of one hand or one foot; Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of hearing in one ear; Total and irrecoverable loss of hearing of both ears; 	5,000
<ul style="list-style-type: none"> The total liability of the Company shall not in aggregate exceed the sum of RM20,000 during any one period of insurance. We will pay double the Sum Insured stated in the Table of Benefits for death and permanent disablement arising from accident whilst You, Your Authorised Rider and/or Pillion traveling in the named Motorcycle during Festive Seasons, 2 days before and 2 days thereafter. 		

- Bereavement allowance** of RM 500 is payable upon a valid claim of Accidental Death;
- Daily hospital income** - RM 50 per day to each of the rider and/or Pillion hospitalised due to accident involving the insured vehicle, up to RM 3,000 total limit per policy period;
- Medical expenses** - pays RM 200 to the rider and/or Pillion the reasonable medical, hospital or nursing home expenses incurred in connection with any bodily injury by violent accidental external and visible means sustained by the rider and/or Pillion;
- Ambulance fees** - Reimbursement of up to RM 200 for necessary ambulance services rendered in Malaysia (inclusive of attendants) to and/or from the hospital.
- Zero excess up to 250cc** - Compulsory excess is waived when the named vehicle's cubic capacity is 250 or below;
- Zero betterment** up to 10 years.

Optional benefits that you may wish to purchase by paying additional premium:

- Legal liability to pillion
- Inclusion of special perils
- Strike, riot and civil commotion

The list is non-exhaustive. Please refer to the policy contract for all the optional benefits available under this policy.

Note: It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your Motor insurance.

Duration of cover is for one year. You need to renew your insurance policy annually.

Tokio Marine Insurans (Malaysia) Berhad

198601000381 (L49520-U)

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tokiomarine.com

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3. How much premium do I have to pay?

The premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured*, no-claim-discount (NCD) entitlement, optional benefits required and the underwriting requirements of the Insurance company.

*The sum insured should be based on the current market value of the vehicle based on reference to ISM Automotive Business Intelligence System (ISM-ABI).

Miss L, aged 30 insured her motorcycle with 124cc (vehicle age 2 years) at sum insured of RM 6,600 with NCD entitlement of 25%. The table below illustrates the different premiums between Motorcycle Comprehensive and Tokio Marine BikePro:

	Motorcycle Comprehensive	Tokio Marine BikePro
Coverages		
Own Damage	✓	✓
Third Party Bodily Injury & Death	✓	✓
Third Party Property Loss & Damage	✓	✓
Motor Personal Accident <i>(non-Tariff)</i>	x	✓
Bereavement Allowance <i>(non-Tariff)</i>	x	✓
Medical Expenses <i>(non-Tariff)</i>	x	✓
Ambulance Fees <i>(non-Tariff)</i>	x	✓
Daily Hospital Income <i>(non-Tariff)</i>	x	✓
Zero Excess up to 250cc <i>(non-Tariff)</i>	x	✓
Zero Betterment up to 10 years <i>(non-Tariff)</i>	x	✓
Accidental Towing Costs	RM 50.00	RM 100.00
Premium Comparison		
Basic Premium	RM 290.25	RM 310.25
NCD Entitlement @ 25%	RM 72.56	RM 77.56
Basic Premium after NCD	RM 217.69	RM 232.69

4. What are the fees and charges that I have to pay?

- Service Tax : 8%
- Stamp Duty : RM 10.00
- Commission paid to the insurance intermediaries (if any) : 10% of premium or RM _____

5. What are some of the key terms and conditions that I should be aware of?

- You must ensure that your vehicle is insured at the appropriate amount.

Importance of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of term or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have the duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Festive Seasons - means

- refers to first day of Chinese New Year, first day of Hari Raya Aidilfitri, Deepavali, Christmas, first day of Hari Gawai Dayak and first day of Pesta Kaamatan in Malaysia.

Hospitalisation - means

- Admission to a Hospital as a registered bed patient for medically necessary treatment of a motor accident upon recommendation of a Physician. Admission to the Hospital must be made within 2 days from the date of the accident. A patient shall not be considered as a bed-paying patient if the patient does not physically stay in the Hospital for the whole period of confinement. Upon discharged from Hospital, any subsequent confinement for the same accidental Injury shall not be covered by the Policy.

Motorcycle - means

- refers to the motor vehicle described in the schedule and includes the manufacturer's standard options and Accessories fitted to it and any other non-standard options or descriptions that are specifically listed in the schedule.

Pillion - means

- Pillion rider who is a person seated in the Pillion seat of a Motorcycle.

Cash Before Cover - means

- The insurance shall not be effective unless the premium due has been paid.

6. What are the major exclusions under this policy?

The policy does not cover certain losses, such as:

- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide;
- While the motorcycle is used for illegal business as an unlicensed common carrier;
- While You or Your Authorised Rider is under the influence of alcohol or intoxicating liquor, narcotic, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that You or Your Authorised Rider is incapable of having proper control of the motorcycle;
- If You or Your Authorised Rider does not hold a valid driving license to ride the motorcycle. This will not apply if You or Your Authorised Rider has an expired license but is not disqualified from holding or obtaining such driving license under any existing laws, by laws and regulation;
- You or Your Authorised Rider whilst engaging in or taking part in police, army, naval or armed force services or Operations;
- Terrorism and war risks.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on pro rata if your vehicle has been insured continuously for more than twelve (12) months or short period rates below if vehicle has not been continuously insured for more than twelve (12) months within the same Company.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

Any minimum premium paid under the policy is not refundable. Refund premium is allowed provided no claim has arisen during the then current Period of Insurance.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contract/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorised agents, branch office or our customer service.

9. Where can I get further information?

If you have any enquiries about our Comprehensive Motor insurance or any other types of insurance products, please contact us or any of our branches or your insurance intermediary or visit our website at www.tokiomarine.com

Tokio Marine Insurans (Malaysia) Berhad
 Level 20, Menara Hap Seng 3,
 Plaza Hap Seng, No. 1, Jalan P. Ramlee,
 50250 Kuala Lumpur.

Customer Service Hotline: 1800 88 0812
 Email: letusknow@tokiomarine.com.my

10. Other types of motor insurance cover available

- Motorcycle Comprehensive cover
- Motorcycle Third Party Fire & Theft cover
- Motorcycle Third Party cover

IMPORTANT NOTE

You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount that you can claim. You should read and understand the insurance policy and discuss with your insurance intermediary or contact us directly for more information. The information provided in this disclosure sheet is valid as at 1 March 2024.