

SUPERBIKERS' PREFERRED PARTNER ON THE ROAD

TEMAN SETIA 'SUPERBIKERS' SEPANJANG PERJALANAN



During your joy ride, the last thing you want to worry about is getting help when your bike breaks down. That's because you can have a trusted road partner in Bike Warrior that always arrives first to help.

MAKING EACH RIDE A REAL *JOY*

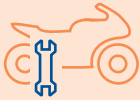


FEATURES



First in the market

The first to respond to superbikers' needs



Roadside Assistance

Provides 24 hours emergency assistance & Minor Roadside Repair



Overseas Cover

Extended to cover your ride in Singapore and Thailand



Personal Accident Benefits

RM20,000 accident coverage (double if accident happens on a nationwide public holiday)



Flood Cover

Pays up to RM1,500 for the costs of repairs if vehicle is damaged by flood

TABLE OF BENEFITS

Sum Insured (RM)	
Bike Assistance Program	
24-Hours Emergency Towing	Up to 600km
Minor Roadside Repair	Maximum 2 hours per event
Taxi Assistance	Up to 60
Car Rental Assistance	Up to 400
Hotel Accommodation Assistance	Up to 400
International Assistance (Singapore & Thailand)	Available
Emergency Evacuation Assistance	Available
Referral to Service Centre	Available
Emergency Message Transmission	Available
Personal Accident Benefits	
Accidental Death/Permanent Disablement	20,000
Medical Expenses	Up to 2,000
Bereavement	500
Double Indemnity	Double the Principal Sum Insured
Corrective Cosmetic Surgery	Up to 1,000
Hospital Income (up to 60 days)	50 per day
Renewal Bonus (per annum)	10% per annum (up to a maximum of 50%)
Additional Benefits	
Compassionate Cover	10% of the Sum Insured (up to a maximum of RM3,000)
Flood Cover	1,500
Annual Premium	140

Please add RM10 for stamp duty.

Premium subject to Service Tax.

KEY FEATURES

BIKE ASSISTANCE PROGRAM

This Program offers you a very comprehensive range of services, 24/7 all year long anywhere in Malaysia (excluding the Islands except for Penang and Langkawi). All you need to do is call the 24-Hour Toll Free number to request the following services.



24-Hours Emergency Towing

In the event of breakdown and it is not possible to repair the bike on the spot, Allianz and its service provider will tow it to either the Insured's/rider's home or to the preferred workshop up to 600km (roundtrip).

The Insured/rider will only be charged additional towing costs if the roundtrip exceeds 600km. Additional cost of towing is approximately RM1.50 per km. However, the cost of towing can change according to prevailing market rates.



Minor Roadside Repair

Allianz and its service provider shall organise and pay for labour cost for roadside repair up to a maximum labour of 2 hours per event.

Allianz and its service provider shall not be responsible for any cost incurred for spare parts required during the Minor Roadside Repair.



Taxi Assistance

In the event of breakdown, Allianz and its service provider can arrange for a taxi if required. The Insured/rider will be reimbursed up to a maximum of RM60.



Arrangement for Car Rental and Hotel Accommodation

If the Insured's/rider's bike breakdown and requires car rental and hotel accommodation, Allianz and its service provider shall assist to make arrangements.

The reimbursement is up to a maximum of:

- > Car rental up to RM400
- > Hotel accommodation up to RM400

The Insured/rider will be entitled for reimbursement only if the bike is stranded 100km from home address and repairs will take more than 48 hours.

Original receipts must be kept to be entitled for reimbursement and reimbursement is limited to a maximum of 3 times a year.



International Assistance

If Insured's/rider's bike breakdown in Singapore or Thailand, Insured/rider is entitled to free towing service to the nearest workshop chosen by Allianz and its service provider within Singapore or Thailand.

Allianz and its service provider could assist in organising the repatriation of the bike to Malaysia. All repatriation cost shall be borne by Insured/rider.



Emergency Evacuation Assistance

If a medical emergency arises as a result of a breakdown or accident, Allianz and its service provider can arrange for ambulance or other means of transportation to send the Insured/ rider and/or pillion rider to the nearest medical centre or hospital. However, all cost incurred shall be borne by the Insured/rider and/ or pillion rider.



Referral to Service Centre

The Insured/rider can contact Allianz and its service provider for referral to the nearest bike service centre for servicing or repair. Allianz and its service provider can also arrange for prior appointment if required. All cost incurred shall be borne by the Insured/rider.



Emergency Message Transmission

In the event of a breakdown or accident, Allianz and its service provider shall endeavour to contact the Insured's/rider's family to keep them informed of the Insured's/rider's whereabouts.

PERSONAL ACCIDENT BENEFITS



Death/Permanent Disablement Benefit

Pays the Principal Sum in the event of accidental death and up to the amount stated in the Table of benefits for Permanent Disablement following an accident in the Named Vehicle. This benefit is also extended to cover 24 hours a day irrespective of you are on the bike or not.



Medical Expenses Benefit

Reimburses medical expenses of up to RM2,000 that includes hospital room and board, clinical, medical and surgical treatment as a result of an accident involving the bike.



Funeral Expenses

Pays RM500 as bereavement allowance to the Insured's/rider's and/or pillion rider's family in the event of death as a result of an accident involving the bike.



Double Indemnity Benefit

Pays double the Principal Sum Insured in the event of permanent quadraplegia, permanent total paralysis from the neck down or death as a result of an accident involving the bike in which the accident happens on a nationwide public holiday.



Corrective Cosmetic Surgery Benefit

Pays up to RM1,000 for expenses incurred for corrective surgical operations to the neck or head as a result of an accident involving the bike.



Hospital Income Benefit

Pays a daily benefit of RM50, up to a maximum of 60 days, for the period of hospitalisation as a result of an accident involving the bike.



Renewal Bonus

Pays Renewal Bonus at 10% per annum in addition to the payment of the Principal Sum Insured in respect of a claim made under this Policy, subject to a maximum of 50%.

ADDITIONAL BENEFITS



Compassionate Cover

Pays an amount equivalent to 10% of the bike's Sum Insured in the event of a total loss or theft claim, subject to a maximum of RM3,000.



Compassionate Flood Cover

Pays up to RM1,500 for the costs of repairs in the event of damage to the bike by flood.

For compassionate flood cover, police report, original receipts, photographs of before and after repairs will be required for reimbursement.

ELIGIBILITY

1. Bike owners aged between 16 years to 80 years.
2. Bike 250cc and above.

EXCEPTIONS

The Car Assistance Program benefits shall only be rendered to vehicle registered with Allianz and its service provider. Allianz and its service provider shall not provide its services in respect of or under the following circumstances:

1. Services which are not organised or pre-approved directly by Allianz and its service provider.
2. Cost of services which are claimable under Motor Insurance Policy.
3. Any cost of parts and cost of repairs at the workshop or service centres.
4. If the Named Vehicle is or has been modified for participation in rally and racing or modified against government regulations.
5. Service provision outside the territorial limits stated.
6. Failure of the Insured/driver and/or passengers of the Named Vehicle to take reasonable precautions or to follow warnings of any intended strike, riot or civil commotion via the mass media.
7. Any illegal or unlawful act by the Insured/driver and/or passengers of the Named Vehicle for any unlawful or illegal purpose.
8. If the Named Vehicle is used as a commercial vehicle.
9. When the bike keys are not available;
10. When there is no mechanical part in the Named Vehicle, such as no engine or transmission.
11. Towing of a Named Vehicle for the purpose of disposing the vehicle.
12. Towing of a Named Vehicle for the purpose of transferring the vehicle from one workshop to another.
13. No valid road tax disc displayed on the Named Vehicle.
14. Towing a stolen Named Vehicle which has been discovered, abandoned or due to vandalism.

15. Named Vehicle that has been dismantled fully or partly in a workshop.
16. Towing a Named Vehicle that is greater weight than for which it was designed as stated in manufacturer's specifications.
17. Towing a Named Vehicle which registration number does not match with the number registered with Allianz and its service provider.
18. If the Named Vehicle suffers a mechanical breakdown and is immobilised on an unpaved road surface or on a road that is not gazetted road of the Malaysian, Singapore and/or Thailand Road System.
19. If the Named Vehicle requires the use of special equipment during the recovery.
20. War, civil war, suicide, childbirth, miscarriage, insanity (unless caused solely and directly by accidental means to the driver and/or passengers while driving, riding, alighting or boarding the vehicle), illness, under influence of drugs, vehicle used for hire, racing, pacemaking or illegal business pursuit and driver not holding a valid driving licence. Please refer to Policy for full list of exclusions.

This brochure is valid from 1 November 2021.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

This brochure contains the Bahasa Malaysia translated version. In the event of any conflict of interpretation, the English version shall prevail.

Sepanjang perjalanan yang mengembirakan, perkara terakhir yang anda bimbang adalah mendapatkan bantuan sekiranya motosikal kesayangan anda mengalami kerosakan. Ini kerana anda memiliki Bike Warrior, teman setia yang akan tiba pada bila-bila masa memberi bantuan.

KETENANGAN FIKIRAN DALAM SETIAP PERJALANAN

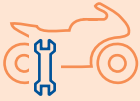


CIRI-CIRI UTAMA



Pertama Di Pasaran

Pelan pertama diperkenalkan di pasaran untuk memenuhi keperluan pemilik 'Superbike'



Program Bantuan Motosikal

Khidmat tunda kecemasan 24 jam & pembaikan kerosakan kecil di tepi jalan



Perlindungan Luar Negara

Diperluaskan untuk melindungi perjalanan anda di Singapura dan Thailand



Pampasan Berganda

RM20,000 perlindungan kemalangan (dua kali ganda jika berlaku pada cuti umum seluruh negara)



Perlindungan Banjir

Membayar sehingga RM1,500 bagi kos pembaikan akibat banjir

JADUAL FAEDAH

Jumlah Yang Diinsurankan (RM)	
Program Bantuan Motosikal	
Khidmat Tunda Kecemasan 24 Jam	Sehingga 600km (dua hala)
Pembaikan Kerosakan Kecil Di Tepi Jalan	Maksimum 2 jam setiap kejadian
Bantuan Teksi	Sehingga 60
Bantuan Kereta Sewa	Sehingga 400
Bantuan Penginapan Hotel	Sehingga 400
Bantuan Antarabangsa (Singapura & Thailand)	Ada
Bantuan Evakuasi Kecemasan	Ada
Rujukan Pusat Servis	Ada
Penghantaran Mesej Kecemasan	Ada
Faedah Kemalangan Diri	
Kematian sebab kemalangan / Hilang Upaya Kekal	20,000
Faedah Belanja Perubatan	Sehingga 2,000
Faedah Perkabungan	500
Faedah Pampasan Berganda	Dua kali ganda Jumlah Pokok Yang Diinsurankan
Faedah Pembedahan Pembetulan Kosmetik	Sehingga 1,000
Faedah Pendapatan Hospital (sehingga 60 hari)	50 sehari
Bonus Pembaharuan (setahun)	10% setahun (sehingga maksimum 50%)
Faedah Tambahan	
Perlindungan Belas Kasihan	10% daripada Jumlah Yang Diinsurankan (maksimum RM3,000)
Perlindungan Banjir	1,500
Premium Tahunan	140

Sila tambah RM10 untuk duti setem.
Premium tertakluk kepada Cukai Perkhidmatan.

FAEDAH-FAEDAH

PROGRAM BANTUAN MOTOSIKAL

Program ini menawarkan pelbagai perkhidmatan yang sangat komprehensif, 24/7 sepanjang tahun di mana sahaja di Malaysia (tidak termasuk kepulauan kecuali untuk Pulau Pinang dan Langkawi). Apa yang perlu anda lakukan adalah membuat panggilan ke Talian Bebas 24 jam untuk mendapatkan perkhidmatan berikut.



Khidmat Tunda Kecemasan 24 Jam

Jika berlakunya kemalangan dan sekiranya mustahil untuk memperbaiki motosikal dengan segera, Allianz atau pembekal perkhidmatan akan membantu untuk menunda motosikal samada ke rumah Pihak Diinsuranskan/penunggang atau ke bengkel pilihan sendiri, sehingga jarak 600km (dua hala).

Pihak Diinsuranskan/penunggang akan dikenakan bayaran kos tunda tambahan jika perjalanan dua hala melebihi 600km. Tambahan kos tunda adalah lebih kurang RM1.50 per km. Namun, kos tunda akan berubah-ubah mengikut kadar di pasaran.



Pembaikan Kerosakan Kecil Motosikal Di tepi Jalan

Allianz atau pembekal perkhidmatan akan mengatur dan membayar kos tenaga kerja untuk pembaikan di tepi jalan sehingga kerja maksimum 2 jam untuk setiap kejadian.

Allianz atau pembekal perkhidmatan tidak akan bertanggungjawab atas segala kos yang dikeluarkan untuk alat ganti yang diperlukan semasa pembaikan kerosakan kecil motosikal di tepi jalan.



Bantuan Teksi

Jika berlaku kerosakan, Allianz atau pembekal perkhidmatan akan membantu untuk mendapatkan khidmat teksi sekiranya diperlukan. Pihak Diinsuranskan/penunggang akan dibayar balik sehingga jumlah maksimum RM60.



Mengaturkan Kereta Sewa dan Penginapan Hotel

Jika berlaku kerosakan, Allianz atau pembekal perkhidmatan akan membantu untuk mengaturkan kereta sewa dan penginapan hotel sekiranya diperlukan. Pihak Diinsuranskan/penanggung akan dibayar balik sehingga jumlah maksimum:

- > Kereta sewa sehingga RM400
- > Penginapan hotel sehingga RM400

Pihak Diinsuranskan/penanggung motosikal berhak untuk bayaran balik sekiranya kenderaannya terkandas 100km dari alamat rumahnya dan perbaikan akan mengambil masa lebih dari 48 jam.

Resit asal harus disimpan untuk mendapatkan bayaran balik, terhad sehingga 3 kali dalam setahun.



Bantuan Antarabangsa

Jika berlaku kemalangan semasa berada di Singapura atau Thailand, Pihak Diinsuranskan/penanggung berhak mendapatkan perkhidmatan tunda secara percuma ke bengkel terdekat yang dipilih oleh Allianz atau pembekal perkhidmatan di Singapura atau Thailand.

Allianz atau pembekal perkhidmatan boleh membantu mengaturkan repatriasi motosikal tersebut balik ke Malaysia. Segala kos repatriasi harus ditanggung oleh Pihak Diinsuranskan/penanggung.



Bantuan Evakuasi Kecemasan

Jika berlaku kecemasan akibat kerosakan atau kemalangan dan bantuan perubatan diperlukan, Allianz atau pembekal perkhidmatan akan membantu mengaturkan khidmat ambulans atau pengangkutan lain untuk menghantar Pihak Diinsuranskan/penanggung dan/atau pembonceng ke pusat perubatan atau hospital yang terdekat. Segala kos yang terlibat harus ditanggung oleh Pihak Diinsuranskan/penanggung dan/atau pembonceng.



Rujukan Pusat Servis

Pihak Diinsuranskan/penanggung boleh menghubungi Allianz atau pembekal perkhidmatan untuk mengaturkan rujukan ke pusat servis terdekat bagi tujuan servis atau pembaikan motosikal. Allianz atau pembekal perkhidmatan juga boleh mengaturkan temujanji sekiranya diperlukan. Segala kos yang terlibat harus ditanggung oleh Pihak Diinsuranskan/penanggung.



Penghantaran Mesej Kecemasan

Dalam keadaan kecemasan akibat kerosakan atau kemalangan melibatkan kenderaan anda, Allianz atau pembekal perkhidmatan akan membantu menghubungi keluarga anda dan memberitahu mereka tentang keadaan anda jika anda meminta berbuat demikian.

FAEDAH KEMALANGAN DIRI



Faedah Kematian/Hilang Upaya Kekal

Membayar Jumlah Yang Diinsuranskan sebanyak RM20,000 sekiranya berlaku kematian atau hilang upaya kekal akibat kemalangan. Faedah ini juga melindungi Pihak Diinsuranskan 24 jam sehari tanpa mengira sama ada Pihak Diinsuranskan sedang menunggang motosikal itu atau tidak.



Faedah Belanja Perubatan

Membayar sehingga RM2,000 untuk belanja perubatan yang termasuk penginapan bilik hospital, klinikal, rawatan perubatan dan pembedahan akibat sesuatu kemalangan yang melibatkan motosikal tersebut.



Faedah Perkabungan

Membayar RM500 sebagai elaun kematian kepada keluarga Pihak Diinsuranskan/ penunggang dan/atau pembonceng sekiranya berlaku kematian akibat kemalangan yang melibatkan motosikal tersebut.



Faedah Pampasan Berganda

Membayar dua kali ganda Jumlah Pokok Yang Diinsuranskan jika mengalami samada kuadraplegia kekal atau lumpuh menyeluruh dari leher ke bawah atau kematian jika kemalangan yang melibatkan motosikal tersebut berlaku pada cuti umum di seluruh Malaysia.



Faedah Pembedahan Pembedetulan Kosmetik

Membayar sehingga RM1,000 untuk bayaran yang dikenakan untuk pembedahan pembedetulan kosmetik pada bahagian leher atau kepala akibat kemalangan yang melibatkan motosikal tersebut.



Faedah Pendapatan Hospital

Membayar faedah harian sebanyak RM50 (sehingga maksimum 60 hari) untuk tempoh penghospitalan akibat kemalangan yang melibatkan motosikal tersebut.



Bonus Pembaharuan

Membayar Bonus Pembaharuan pada kadar 10% setiap tahun tambahan kepada bayaran Jumlah Pokok Yang Diinsuranskan berhubung dengan tuntutan yang dibuat dibawah Polisi ini, tertakluk kepada maksimum 50%.

FAEDAH-FAEDAH TAMBAHAN



Perlindungan Belas Kasihan

Membayar jumlah yang bersamaan dengan 10% daripada Jumlah Yang Diinsuranskan ke atas motosikal tersebut jika berlaku kehilangan menyeluruh atau tuntutan kecurian, tertakluk kepada jumlah maksimum RM3,000.



Perlindungan Ehsan Akibat Banjir

Membayar sehingga RM1,500 bagi kos pembaikan ke atas motosikal tersebut jika berlaku kerosakan akibat banjir.

Untuk tuntutan bagi kerosakan akibat banjir, dokumen-dokumen seperti laporan polis, resit asal, gambar motosikal sebelum dan selepas pembaikan diperlukan untuk pembayaran balik.

KELAYAKAN

1. Pemilik motosikal berumur di antara 16 tahun hingga 80 tahun.
2. Motosikal berkapasiti enjin 250cc dan ke atas.

PENGECEUALIAN

Faedah Program Bantuan Motosikal hanya akan diberikan kepada motosikal yang berdaftar dengan Allianz atau pembekal perkhidmatan. Allianz atau pembekal perkhidmatan tidak akan memberikan perkhidmatan berkenaan dengan atau dalam keadaan berikut:

1. Perkhidmatan yang tidak dikendalikan secara langsung atau diluluskan terdahulu oleh Allianz atau pembekal perkhidmatan.
2. Kos perkhidmatan yang boleh dituntut di bawah Polisi Insurans Motor.
3. Jika motosikal tersebut telah atau pernah diubahsuai untuk penyertaan dalam perhimpunan atau perlumbaan atau telah diubahsuai dan melanggar undang-undang.
4. Perkhidmatan di luar syarat Had Wilayah yang ditetapkan.
5. Kegagalan Pihak Diinsuranskan/penunggang dan/atau pembonceng mengambil tindakan munasabah untuk memastikan motosikal tersebut berada di tempat yang selamat jika berlaku apa-apa kejadian mogok, rusuhan atau kekecohan awam.
6. Sebarang tindakan oleh Pihak Diinsuranskan/penunggang dan/atau pembonceng untuk tujuan yang melanggar atau menyalahi undang-undang.
7. Jika motosikal dinamakan untuk tujuan perdagangan.
8. Apabila kunci motosikal tersebut tidak dapat dijumpai.
9. Apabila tiada bahagian mekanikal dalam motosikal tersebut, seperti tiada enjin atau transmisi.
10. Menunda motosikal tersebut bagi tujuan melupuskan motosikal tersebut.
11. Menunda motosikal tersebut dengan tujuan memindahkan kenderaan dari satu bengkel ke bengkel yang lain.
12. Tiada pelekat cukai jalan yang sah dipaparkan pada motosikal tersebut.
13. Menunda motosikal curi yang telah ditemui, ditinggalkan atau kerana vandalisme.
14. Motosikal tersebut yang telah dibongkar seluruhnya atau sebahagian di bengkel.
15. Menunda motosikal yang mempamerkan nombor pendaftaran yang tidak sepadan dengan nombor yang didaftar dengan Allianz atau pembekal perkhidmatan.
16. Jika motosikal mengalami kerosakan mekanikal dan tersadai di permukaan jalan yang tidak berturap atau atas jalan raya yang tidak diwartakan dalam Sistem Jalan Raya Malaysia, Singapura dan/atau Thailand.
17. Jika motosikal memerlukan penggunaan peralatan khusus ketika mendapatkan semula motosikal tersebut.

Bike Warrior

Risalah ini adalah sah mulai 1 November 2021.

Risalah ini bukanlah suatu Kontrak Insurans. Penjelasan tentang perlindungan yang disediakan hanyalah suatu keterangan yang ringkas untuk rujukan yang cepat dan mudah. Semua terma, faedah, syarat dan pengecualian yang dipakai terdapat dalam Polisi.

Risalah ini mengandungi terjemahan dalam versi Bahasa Malaysia. Sekiranya berlaku sebarang percanggahan tafsiran, versi dan tafsiran Bahasa Inggeris akan diguna pakai.

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Customer Service Centre

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