

Prepared for : \_\_\_\_\_

Print Date : \_\_\_\_\_

**Product Disclosure Sheet**

(Read this Product Disclosure Sheet before you decide to take out the Motor Comprehensive Cover. Be sure to also read the general terms and conditions).

**Financial Service Provider : Allianz General Insurance (Company) Malaysia Berhad (“We”/“Us”/“Our”)**  
**Product Name : Motorcycle Plus**
**1. What is the product about?**

This Motorcycle Plus is only applicable for motorcycle with less than 245cc and provides coverage as follows:

**Comprehensive Cover**

This Policy provides insurance against accidental or fire damage or theft of your vehicle, liabilities to other parties for bodily injury or death, damage to other parties’ property, special peril, hospital income and death/permanent disablement benefits.

**Third Party Cover**

This Policy provides insurance against liabilities to other parties for bodily injury or death, damage to other parties’ property, hospital income and death/permanent disablement benefits.

**2. What are the covers/benefits provided?**

Coverage	Motorcycle Plus Comprehensive	Motorcycle Comprehensive
Loss/damage to own vehicle due to accident, fire /theft	√	√
Third Party Bodily Injury and Death	√	√
Third Party Property Loss or Damage	√	√
Special Perils	√	
*Death/Permanent Disablement Benefit	√	
*Hospital Income	√	

\*Only applicable where registered owner of the motorcycle is an individual person and not a body corporate.

**Comprehensive Cover**

- Loss or damage to your own vehicle due to accident, fire or theft.
- Third Party bodily injury and death.
- Third Party Property loss or damage.
- Special Peril (for motorcycle with cc less than 245cc only) - for expenses incurred to repair your motorcycle due to special perils such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature.
- \*Hospital Income (for motorcycle with cc less than 245cc only) - if you are hospitalised for injury sustained due to an accident involving your motorcycle.
- \*Death/Permanent Disablement benefit (for motorcycle with cc less than 245cc only) – if you suffer death or bodily injury due to an accident while riding your motorcycle.

**Third Party Cover**

- Third Party bodily injury and death.
- Third Party Property loss or damage.
- \*Hospital Income (for motorcycle with cc less than 245cc only) - if you are hospitalised for injury sustained due to an accident involving your motorcycle.
- \*Death/Permanent Disablement benefit (for motorcycle with cc less than 245cc only) – if you suffer death or bodily injury due to an accident while riding your motorcycle.

Note: Please refer to the full features, benefits and scale of benefits in the policy contract.

Optional benefits (if applicable) that you may wish to purchase by paying additional premium:

**Comprehensive Cover**

- SRCC.
- Passenger Liability.
- Extension to Thailand and Kalimantan.

**Third Party Cover**

- Passenger Liability.
- Extension to Thailand and Kalimantan.

*This list is non-exhaustive. Please refer to our branches and/or insurance intermediary for all other optional covers that are available*

**NOTE:**

- (i) It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.
- (ii) Duration of cover is for one year. You need to renew the insurance cover annually.

**3. How much premium do I have to pay?**

The total 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.

- Standard Cover : RM\_\_\_\_\_premium for sum insured of RM\_\_\_\_\_
- Additional cover : RM\_\_\_\_\_
- The estimated total premium that you have to pay is : RM\_\_\_\_\_

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

Type	Amount
• Commission paid to the insurance intermediary (if any)	• 10% of gross premium
• Stamp Duty	• RM10.00
• Service Tax	• 6% of premium

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

- **Importance of Disclosure**
  - **Consumer Insurance Contract**  
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 and/or all the questions required by the Company fully and accurately and 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, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
  - **Non-Consumer Insurance Contract**  
Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied or contract terminated.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. **You also have a 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 is inaccurate or has changed.**

- You must ensure that your vehicle is insured at the appropriate amount.
- Compulsory Excess and other Excess is the amount to be borne by you in the event of a claim.
- Cash Before Cover – The premium due must be paid and received by Allianz General Insurance Company (Malaysia) Berhad before cover commences. This insurance is automatically null and void if this condition is not complied with.

**6. What are the major exclusions under this policy?**

This policy does not cover certain losses such as:

- Passenger Liability.
- Your liability against claims from passengers in your vehicle.
- Non Authorised Rider.
- Provoked murder or assault

*Note: This list is non-exhaustive. Please refer to the sample 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 us. 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 if vehicle has not been continuously insured for more than twelve (12) months within the same Company. 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.

There will not be any refund of premium for any cancellation of policy by you if the policy is cancelled after 8 months as illustrated as per table below.

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

**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 contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about motor insurance, please refer to the *insuranceinfo* booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from your insurance intermediary or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).



If you have any enquiries, please contact us at:

**Allianz Customer Service Center**

Allianz Arena  
 Ground Floor, Block 2A, Plaza Sentral  
 Jalan Stesen Sentral 5, Kuala Lumpur Sentral  
 50470 Kuala Lumpur.

Allianz Contact Center: 1 300 22 5542

Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

  AllianzMalaysia

 [allianz.com.my](http://allianz.com.my)

**10. Other types of motor insurance cover available:**

- Motorcycle Comprehensive Cover
- Motorcycle Third Party Cover

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THAT AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INSURANCE INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 03/06/2020.