

Allianz


BIKE WARRIOR

Superbikers’  
preferred partner  
on the road



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

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits.  
Please refer to PIDM’s TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

# Top reasons why you need Bike Warrior

1<sup>st</sup>  
in the market  
to respond to  
superbikers’  
needs

24 hours  
emergency  
assistance & minor  
roadside repair

RM20,000  
accident cover  
and doubled if  
accident happens  
on a nationwide  
public holiday

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



# Table of benefits

Bike Assistance Program	Sum Insured (RM)
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
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
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Please add RM10 for stamp duty.  
Premium subject to Service Tax.

# 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.



**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**  
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**  
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.



**Bereavement**  
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**  
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**  
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**  
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 Bonus 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

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

# Exceptions

The Bike 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:

- Services which are not organised or pre-approved directly by Allianz and its service provider.
- Cost of services which are claimable under Motorcycle Insurance Policy.
- Any cost of parts and cost of repairs at the workshop or service centres.
- If the Named Vehicle is or has been modified for participation in rally and racing or modified against government regulations.
- Service provision outside the territorial limits stated.
- 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.
- Any illegal or unlawful act by the Insured/driver and/or passengers of the Named Vehicle for any unlawful or illegal purpose.
- If the Named Vehicle is used as a commercial vehicle.
- When the bike keys are not available.
- When there is no mechanical part in the Named Vehicle, such as no engine or transmission.
- Towing of a Named Vehicle for the purpose of disposing the vehicle.
- Towing of a Named Vehicle for the purpose of transferring the vehicle from one workshop to another.
- The vehicle does not have valid road tax.
- Towing a stolen Named Vehicle which has been discovered, abandoned or due to vandalism.
- Named Vehicle that has been dismantled fully or partly in a workshop.
- Towing a Named Vehicle that is greater weight than for which it was designed as stated in manufacturer’s specifications.
- Towing a Named Vehicle which registration number does not match with the number registered with Allianz and its service provider.
- If the Named Vehicle suffers a mechanical breakdown and is immobilized on an unpaved road surface or on a road that is not a gazetted road of the Malaysia road system.
- If the Named Vehicle requires the use of special equipment during the recovery.
- 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 2024.

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.

Contact us for more information:

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