

## PRODUCT DISCLOSURE SHEET

**Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your warranty.

Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Allianz Bike Warranty?

Allianz Bike Warranty covers the cost of repairing covered components of your vehicle in the event of mechanical and electrical failure during the warranty period up to the claims limit, and subject to the terms and conditions stated in the policy wording.

### 2 Know Your Coverage

**As an illustration**, for RM 101.85 annually, you will receive the following **coverage** given the example of your vehicle details as per below:

|                |                  |
|----------------|------------------|
| Make and Model | Make and Model X |
| Year of Make   | 2024             |
| Cubic Capacity | 883 CC           |
| Odometer       | 40,000 KM        |

Note: Premium may vary based on the specific make and model of the vehicle.

| This warranty <b>covers</b> :                                                                                                                                                                                                                                                                                 | This warranty <b>excludes</b> :                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Up to 35% of the market retail price, up to RM 7,500 per vehicle for repair costs for the covered components below:</p> <ul style="list-style-type: none"> <li><b>Engine</b></li> <li><b>Gearbox</b></li> </ul> <p>Note: The coverage limit may differ depending on the make and model of the vehicle.</p> | <ul style="list-style-type: none"> <li>Costs not directly related to the repair of the mechanical or electrical failure of the covered component e.g. towing or recovery of the vehicle, rental costs for a replacement car, compensation for loss of use or any delays;</li> <li>Loss, damage, liability or costs directly or indirectly arising from, or as a consequence of: <ul style="list-style-type: none"> <li>Any alternations or modifications to the original design of the vehicle not approved by the manufacturer;</li> <li>Where the vehicle is not serviced according to the service requirements of the manufacturer;</li> <li>Where there is abuse or continued use of the vehicle after a fault with a covered component has become evident;</li> <li>Claims where mechanical or electrical failure or fault causing the failure was evident prior to the expiry of the manufacturer's warranty;</li> <li>Mechanical or electrical failure as a direct result of a mechanical or structural defect when the manufacturer has announced a recall for the purpose of correcting such a defect;</li> <li>Mechanical or electrical failure caused by or involving direct external impact, such as storms, hail, lightning strikes, earthquake or flooding; and</li> <li>Damage from fire or explosion.</li> </ul> </li> </ul> |
| This is not a complete list. You should refer to the policy wording for the full details of the coverage and exclusions.                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| The duration of coverage is 12 months. This warranty can be re-purchased upon expiry if the vehicle continues to meet the eligibility criteria.                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

If you have any questions or require assistance on this warranty, you can:



Call us at  
1 300 22 5542



Visit us at  
[allianz.com.my/bike-warranty](http://allianz.com.my/bike-warranty)



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



Scan the QR  
code above

### 3 Know Your Obligations

For this warranty, you must pay a premium of:

|              |                           |
|--------------|---------------------------|
| Base premium | <b>RM 101.85 annually</b> |
|--------------|---------------------------|

Where this is inclusive of:

|            |                                   |
|------------|-----------------------------------|
| Commission | <b>20% of premium or RM 20.37</b> |
|------------|-----------------------------------|

You also have to pay the following fees and charges:

|            |                 |
|------------|-----------------|
| Stamp duty | <b>RM 10.00</b> |
|------------|-----------------|

|                |                                 |
|----------------|---------------------------------|
| 8% Service tax | <b>8% of premium or RM 8.15</b> |
|----------------|---------------------------------|

Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

### 4 Other Key Terms

- You must provide complete and accurate information in the enrolment form.
- You must disclose all material facts such as your vehicle details.
- You will need to observe a 30-day no claim period where we are not liable for any claims and at least 500 KM must be recorded on the odometer.
- Eligibility Criteria:
  - Your policy for the vehicle must be with us;
  - The manufacturer's warranty for your vehicle must have expired at the date of purchase;
  - Your vehicle must not be used for commercial purposes;
  - Your vehicle age must not be greater than 10 years;
  - Your odometer reading must not be more than 100,000 KM;
  - Your vehicle's cubic capacity must not be more than 1,500 CC; and
  - All covered components must be free from defect prior to the inception of coverage under this warranty.
- Service Criteria:
  - You must have serviced your vehicle at least once a year and serviced in accordance with the servicing requirements, where proof of service may need to be provided upon claim; and
  - Any service and maintenance appointments during the warranty period must be carried out at authorised service centres or a franchise workshop

**Note:** This list is non-exhaustive. You should refer to the policy wording/certificate for the full list of terms and conditions.



### Can I cancel my warranty?

Yes. You may cancel your warranty at any time by giving a written notice to us, where the pro-rated premium payable for your warranty shall be refunded to you provided that no claim has been made during the warranty period then subsisting. Kindly refer to the policy wording for terms and conditions.

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)).