

Product Disclosure Sheet - Motorcycle Insurance

Read this Product Disclosure Sheet before you decide to take out the Private Motorcycle Insurance. Be sure to also read the general terms and conditions.



1. What is this product about?

The Comprehensive Motorcycle Insurance 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.

For Third Party Motorcycle Insurance, the policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property.

This policy can be a Consumer and a Non-Consumer Policy. Consumer Insurance Policy means a contract of insurance entered into, varied or renewed by an individual wholly for his/her own purposes unrelated to the individual's trade, business or profession.

2. What are the covers / benefits provided?

A. The Comprehensive policy covers:

- Loss or damage to your own vehicle due to accidental fire, theft or accident collision.
- Third party bodily injury and death;
- Third party property loss or damage; and

B. The Third Party policy covers:

- Third party bodily injury and death; and
- Third party property loss or damage.

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

- All Riders
- Passenger's Liability
- Damage arising from flood and landslide (special peril)
- Strike Riot and Civil Commotion (SRCC)

Note: (1) 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. (2) The descriptions on the available coverages are only a brief summary for quick and easy reference. Please refer to the policy wording for the full details of covers, benefits and exclusions under this Policy.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the no-claim discount (NCD) entitlement and the underwriting requirements of the insurance company:

- Standard cover - RM_____ premiums for sums insured of RM_____
- NCD entitlement - _____ %
- 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?

- Stamp duty - RM10
- Tax (where applicable) - 6% on the premium (included in the premium)
- Commission paid, if any, to the Insurance Intermediary (included in the premium) - maximum up to 10% of premium

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

1. Duty for Consumer Insurance Policy

1.1 If this Policy is a Consumer Insurance Policy, then You must take reasonable care:

- (a) not to make a misrepresentation to Us when answering any questions we ask in the proposal form
- (b) when renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy; and
- (c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.

2. Duty for non-Consumer Insurance Policy

2.1 If this Policy is not a Consumer Insurance Policy, then You have a duty to disclose to Us any matter that:

- (a) You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied; or
- (b) a reasonable person in the circumstances could be expected to know to be relevant.

3. Consequences of Breach of Duty

3.1 If this is a Consumer Insurance Policy, breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.

3.2 If this is a non-Consumer Insurance Policy, breach of Your duty stated above may result in Us avoiding the Policy and refusing all claims.

- You must ensure that your vehicle is insured at the appropriate amount.
- The excess, that is the amount of loss you have to bear : RM_____ .
- The excess, that is the amount of loss you have to bear if your vehicle.
- In the event Your Motorcycle is damaged in an Accident, You must arrange to send Your Motorcycle to any of the motor repair workshops:
 - (a) approved by Us; or
 - (b) approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS); or
 - (c) that We have given You a special permission to use, for a claim. Failing which, we can refuse to pay Your claim. You may find the complete list of our approved motor repair workshops at <https://www.chubb.com/my-en/customer-service/accident-repair.html> or by contacting our Chubb Motor Assist at 1-300-88-0128.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle; and
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.
- If the vehicle is used for hire & reward.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions 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. Provided that no claim was incurred prior to the cancellation, you are entitled to a refund of the premium based on short-period rates as shown in the policy wording, where any minimum premium paid under the policy is not refundable.

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, you can contact us at our branches nationwide, your insurance intermediary or visit www.chubb.com/my.

If you have any queries, please contact us at:

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IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this brochure is valid from 08/2022.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

This product is underwritten by Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A). Chubb Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.