



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

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

1 What is Bike Warrior?

Bike Warrior provides you and your passengers with personal accident and a host of other insurance benefits, including a twenty-four (24) hours Bike Assistance Program which covers emergency towing and minor roadside repairs, amongst other things.

2 Know Your Coverage

As an illustration, for RM140.00 annually, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Death and Permanent Disablement (up to) : RM20,000 Medical Expenses (up to) : RM2,000 Bereavement Benefit (lump sum) : RM500 Hospital Income (up to a max. 60 days) : RM50 per day 	<ul style="list-style-type: none"> Suicide or any attempt thereof; Where the named vehicle is used for hire, racing; Where the named vehicle is used for illegal business pursuits; Childbirth, miscarriage, or pregnancy complications unless caused by an accident; Being under the influence of intoxicating drugs; Where you do not hold a valid licence to ride the named vehicle; Any unlawful or illegal act.
This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.	
The duration of coverage is one (1) year. You need to renew your policy annually.	

If you have any questions or require assistance on our personal accident insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/bikewarrior-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM140.00 annually
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Total premium you must pay is **RM140.00**.

Where this is inclusive of:

Commission	10% of premium or RM14.00
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You also have to pay the following fees and charges:

Stamp Duty	RM10.00
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Service Tax	8% of premium or RM11.20
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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.

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Other Key Terms

- You must provide complete and accurate information in the application form.
- Eligible for Bikes 250cc and above.
- Applicable age limits: From sixteen (16) years up to eighty (80) years.
- Cash Before Cover – The premium due must be paid and received by Allianz before cover commences. This Policy is automatically null and void if this condition is not complied with.
- All claims must be given in writing to Allianz within fourteen (14) days from the date of accident.

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

**Can I cancel my policy?**

Yes. You may cancel your policy on fourteen (14) days' notice to us.

- When you terminate this policy, the following short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Period Insured (Not Exceeding)	Refund
Less than one (1) week	7/8 of the annual premium
Less than one (1) month	3/4 of the annual premium
Less than two (2) months	5/8 of the annual premium
Less than three (3) months	1/2 of the annual premium
Less than four (4) months	3/8 of the annual premium
Less than six (6) months	1/4 of the annual premium
More than six (6) months	Nil

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).